trustingsocial

FINANCIAL INCLUSION FOR ONE BILLION UNBANKED PEOPLE

PROBLEM

Banks avoid lending to the unbanked consumers because it is hard to assess their credit risk



WHY MOBILE DATA

Real-time, holistic and forward-looking view of creditworthiness



CASE STUDIES: CREDIT SCORING

Reduce up to 50% credit loss

across multiple consumer financing portfolios



49.1%

REDUCTION IN CREDIT LOSS



48.3%

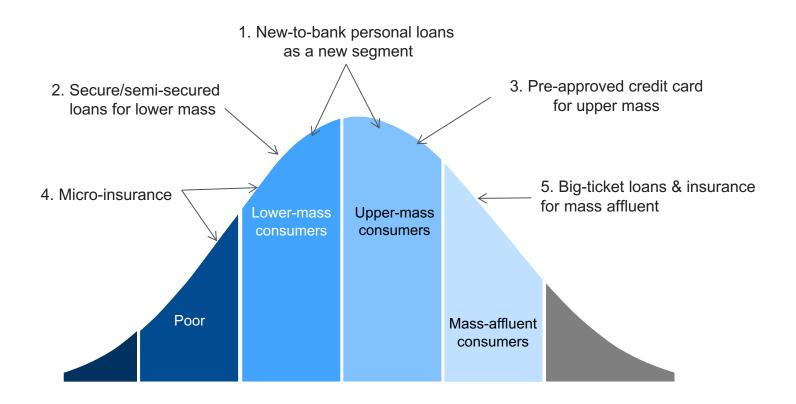
REDUCTION IN CREDIT LOSS



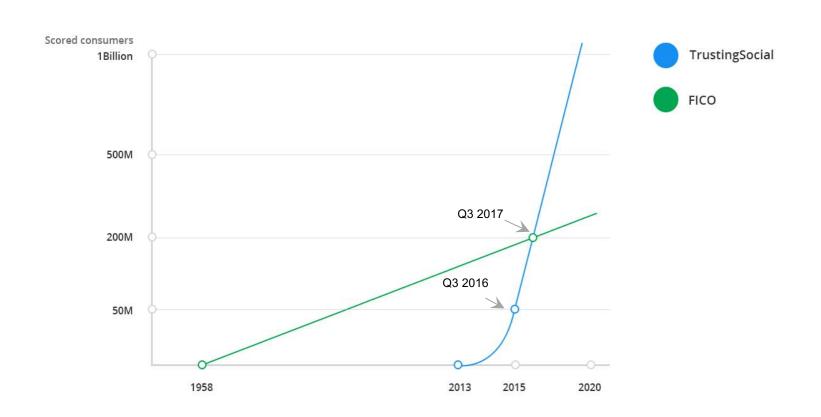
50%+

REDUCTION IN CREDIT LOSS

EVOLUTION OF PRODUCTS



MOORE'S LAW OF CREDIT SCORING



TEAM

Management



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Credit risk. Barclays



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Smart database
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Van Vu, Prof.

Probability theory
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