



Make Better Credit Decisions Using Employment Data

BENEFITS

Instant Data Access

Instant access to the **most recent, comprehensive, verified data** about your users' **identity, employment, and income**, made available **with their consent**.

✓ Get access to over 100 employment data points for a wide and growing coverage in Asia

✓ RESTful API access

Test your application with real and dummy data in our sandbox

✓ Receive data in JSON format

COVERAGE

Covering more than 40M Workers!

✓ 25 Million salary workers in the Private Sector

✓ 4.1 Million salary workers in the Government

✓ 11.7 Million self-employed workers and contractors

AWARDS AND FEATURES



On-Demand Verification Made Possible


Smile API allows you to skip the hassle of employment verification - be it scrutinizing every detail of your borrower's payslip or calling employers to verify borrower's information.

Smile API covers 50+ platforms enabling you to access a wide range of alternative data and enrich your credit scoring models.



Government Databases

SSS, GSIS, and Philhealth



HR Platforms

GreatDayHR, Salarium, and Sprout



Gig Economy Platforms

Upwork, Fiverr, Grab, Lalamove, and many more