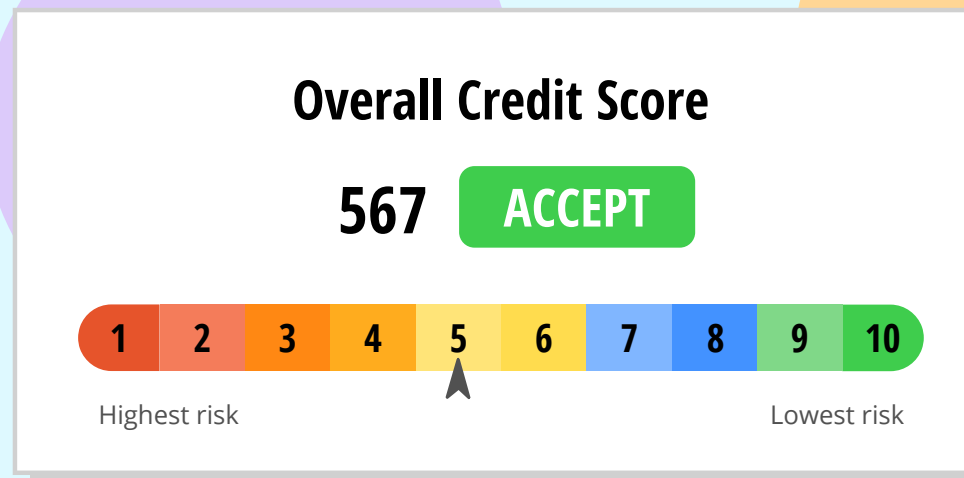


# Telco Data Credit Score

A model built on various MNO data sources – Data and Voice usage, Top-up Patterns, Location and Device Data and many more. Developed using the most advanced machine learning algorithms, the Telco Data Credit Score has extremely high predictive power and can be used as either a standalone model or in a combination with existing Social-Demographic and/or Credit Bureau models.



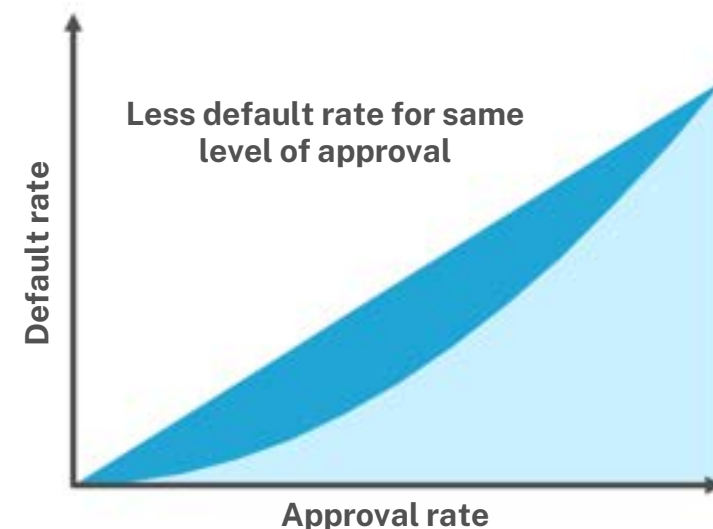
## How it works: Use Case

1. A customer applies for a loan product with the partner.
2. During the loan application process, the Partner makes an enquiry to FinScore and requests a **Telco Data Credit Score**.
3. FinScore returns the Telco Score for the specific customer real-time.
4. Based on the Score, the Partner decides whether to approve the customer's loan application or not.

## Partner Benefits

1. Higher approval rate and lower default rate for existing customer segment.
2. The score enables a partner to address an uncharted market segment as it offers a unique data source as well as getting better discrimination for the current market segment it serves.
3. The Score can be used for different products – purpose bound loans, cash loans, airtime loans, credit cards and more.

## The FinScore Advantage\*



\*Illustrative