

# Score Lab

Supervised machine learning to make predictions within seconds.  
Using financial and psychometric data allows faster more accurate decision making, greatly improving the speed of loan application processes, user experience and improving default rates.

## Affordability and risk forecaster

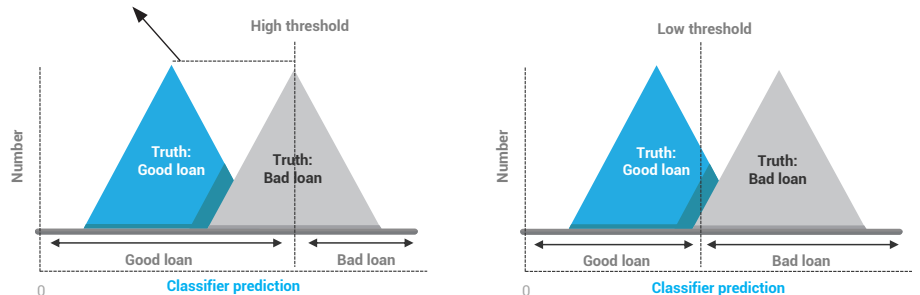


- A **fully autonomous AI credit scoring system** that is capable of assessing the risk of clients applying for loans with the purpose of reducing loan default rates.
- Uses a **supervised machine learning** algorithm trained on both traditional financial data as well as alternative data sources such as sms messages and social media data.
- Does not only decline or approve a loans, but also offers a client a **range of products** consisting of affordable loan amounts and terms to choose from.
- Can extract data and **make predictions within seconds**, greatly improving the speed of loan application processes as well as user experience.

The system is used in many countries for credit scoring and is designed in such a way that a new model can be easily trained and deployed in another country.

How do we accomplish this?

Classifier ability to distinguish good loan from bad loan

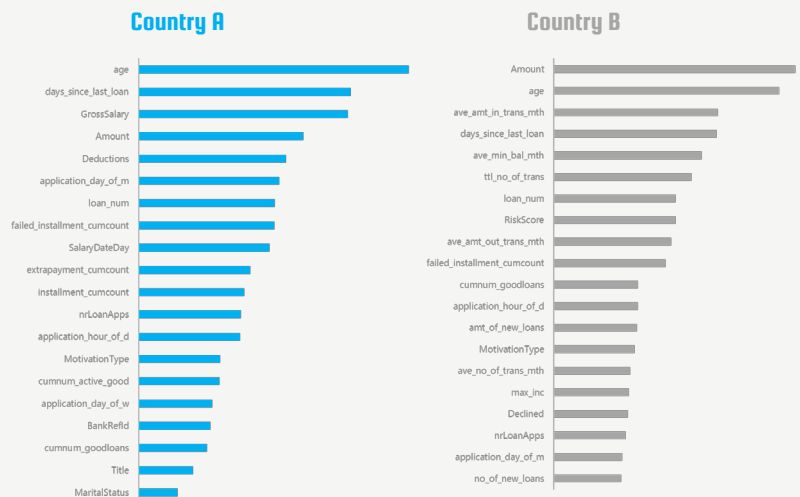


## Multiple Data Input Sources

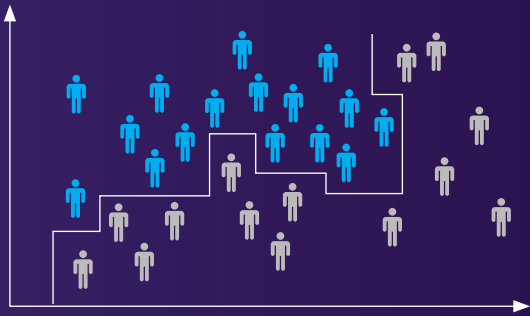
- Existing Loan
- Employer
- Social media
- Credit bureau
- Bank Statements
- Mobile device
- Psychometric

Out is a model to predict probability of default (PD)

Predictive behaviors in different geographies will differ

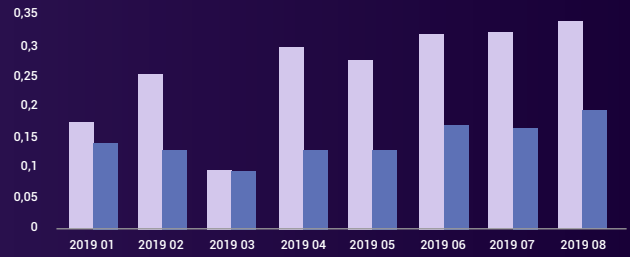


# A real life example of what our clients have experienced

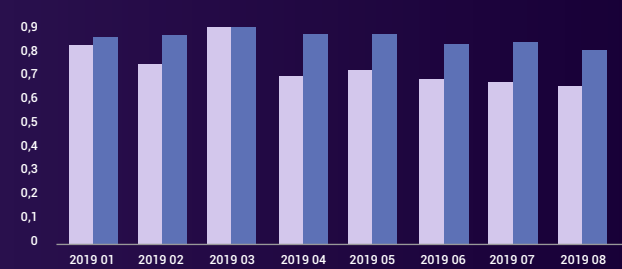


- Realtime classification across all products the client can afford.
- Links to any platform via API, and directly to SQL backend returning results.
- Client is then presented with only products he/she can afford.

Default Rate by Amount

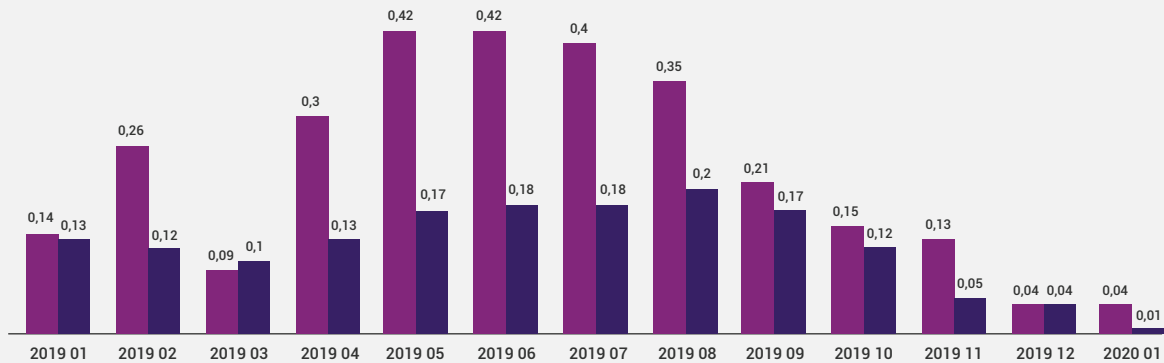


Collection Rate 6 Month Vintage

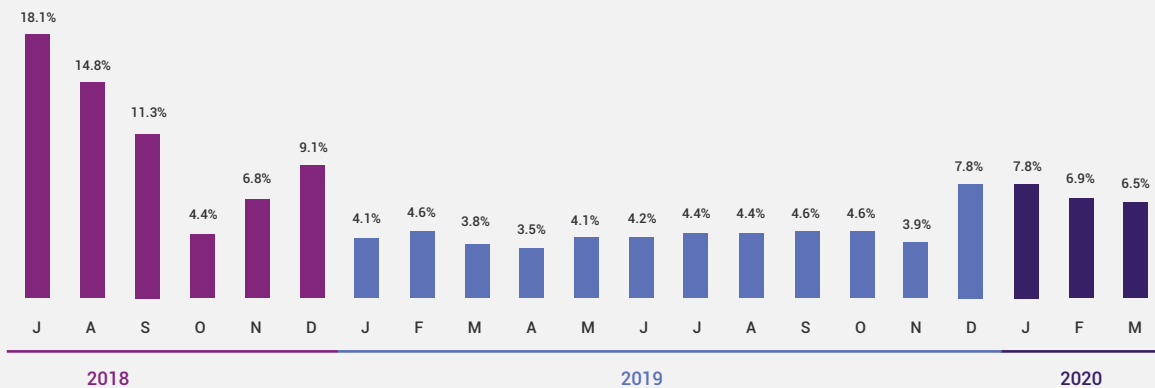


Default Rate by Loan Count

Impact: 10.38%



CD1 default rates over time



**Fractal Labs**

Mark: +27 82 468 9344 · mark@fractallabs.net | Gunther: +27 82 224 9938 · gunther@fractallabs.net | info@fractallabs.net

The Wedge, First floor, 43 Garsfontein Road, Waterkloof, Pretoria, 0415

www.fractallabs.net