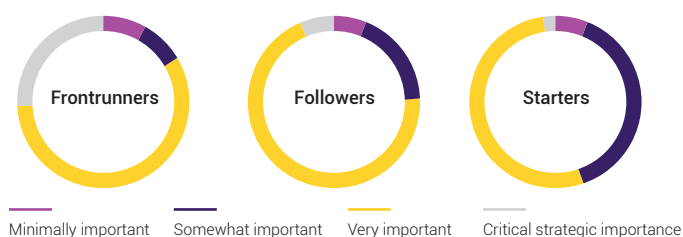


Data is nothing if not converted to actionable insights and used to make smart business decisions. With our team of scientists and AI developers, innovative bespoke technology solutions, and industry experience, Fractal Labs can simplify your raw data, enabling you to unlock insights for strategic development within your organisation. We turn data into measurable and scalable financial and risk tools. We enable your business to run faster, streamlined and overcome regulatory, financial and fraud challenges.

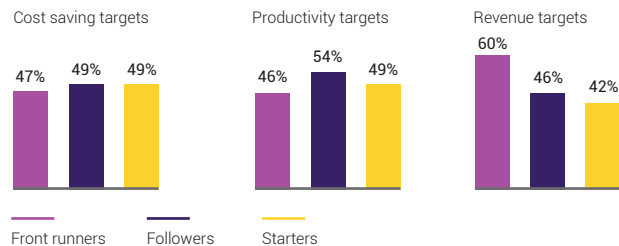
AI IN FINANCIAL SERVICES

Frontrunner financial services firms are achieving company-wide revenue growth of 19% directly attributable to their AI initiatives, much greater than the 12% of follower firms achieve.

Importance of adopting or using AI to a company's overall business success



Frontrunners focus on revenue opportunities in addition to cost reduction



OUR EXPERIENCE

26m

Loans processed as technology solution has evolved

14

Clients

7,1%

Default rate delivered across 5 markets

30%

Improvement in models predictive strength (Gini)

One of a kind in African markets

OUR AI SOLUTIONS

Sales lab

Scrutiny of clients' personal data to optimise leads and define quality and well as which clients are more likely to qualify and convert into a sale.

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 as well as user experience.

Fraud lab

Identify organized groups of fraudsters, synthetic identities, stolen identities, compromised networks and hijacked devices.

Offer lab

Transactional behaviour modelling creates opportunity to up-sell, cross sell and identify where improvements can be made on spending habits with product expansion possibilities.

Lender lab

Reduce risk, eliminate human error, improve turnaround time and improve over all customer experience.

Risk lab

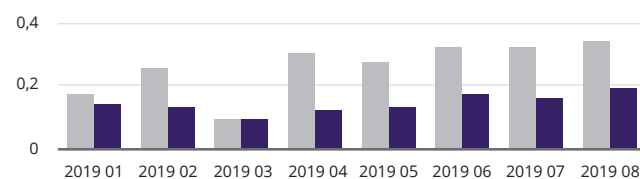
Seamless provisioning modelling allowing inputs from all other modules delivering IFRS9 compliant models with scenario analytics for macro-economic and SIC-R impact assessments and implementations.

NEXT GENERATION CREDIT DECISION ENGINE

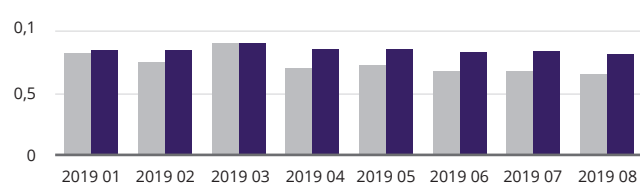
- A fully autonomous credit decision engine built on four decision pillars of policy rules, scorecards, affordability and market sector risk decisioning.
- Uses a supervised machine learning algorithm and data source agnostic, decisions returned within milliseconds.
- Strategy solution to shape the impact of each decision area, champion/challenger deployments and immediate retrospective analysis for potential changes.

Default rate by amount

Impact: 11.58%



Collection rate 6 month vintage

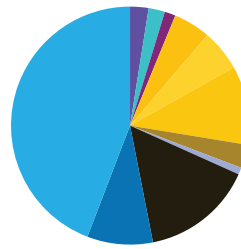


TRANSACTION MODELING

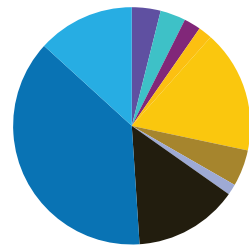
What information lies within the client's transactional data?

- This is an AI classifier that identifies different transactions based on their descriptions using advanced algorithms and feature engineering.
- Automated classification and analysis of transactions ensure consistent and fast results compared to manual processes.
- Transactional behaviour modelling creates opportunity to up-sell, cross sell and identify where improvements can be made on spending habits with product expansion possibilities.

NORMAL PROFILE



ANOMALOUS PROFILE



Cellphone Clothing Fuel Insurance Groceries Loan Subscription
Utilities Vehicle Cash Uncategorized

Learning from spending behaviour to accurately predict a client's probability of defaulting on a loan.

Models are country/context specific | 30 categories used for identifying recurring (and non-recurring) expense and sources of income | South African model used by GetBucks SA.

TRANSFORMING FRAUD DETECTION

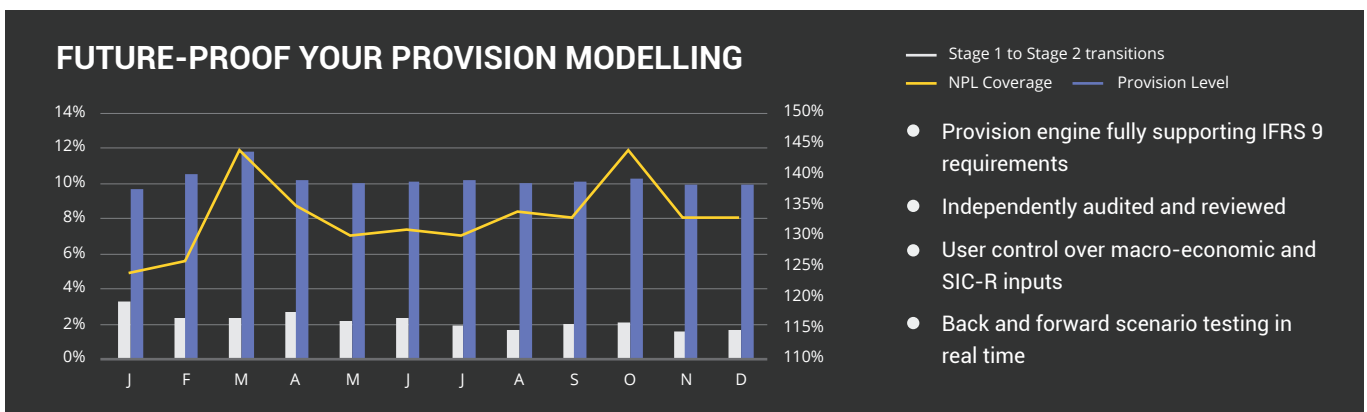
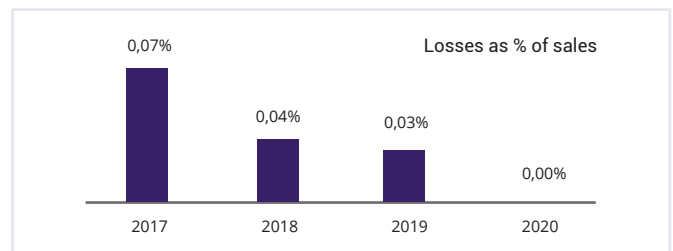
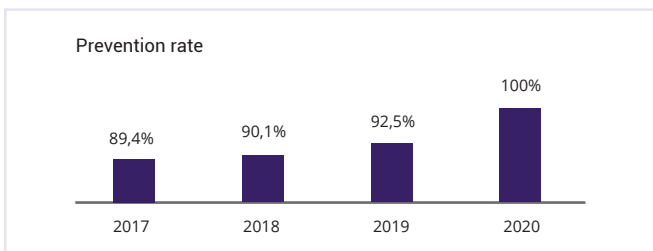
To combat fraud, Fractal Labs has developed an AI fraud detection system that characterizes client actions and detects anomalous behavior.

Dynamic software solution modelling data to determine probability of fraud or identity theft/impersonation.

Identify organized groups of fraudsters, synthetic identities, stolen identities, compromised networks and hijacked devices.

Identify rogue agents or employees modifying or falsifying data for their own gain.

66 250 client actions flagged as potentially fraudulent since May 2017.



LEADERSHIP

Partner with a team with more than 50 years experience in applying data analytics, operational transformation and innovation to support business turnarounds in financial services.



Timothy Nuy
Founder



Mark Young
Director



Gunther Marais
Managing Director



Leilanie Uys
CDO



Dirk Postma
CRA



Kobus van der Merwe
CTO



Tamuka Mpofu
CFO

