



FinScore

CASE STUDY



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Unique Insight For The Underbanked Segment

A FinScore Case Study

THE CLIENT

Our client is a multinational financial company, with great experience in providing unsecured consumer loans. Being one of the top 5 online loan services provider in Russia, the company launched operations in the Philippines aiming to provide quick and easy credit solutions to the unbanked customers.

THE CHALLENGES

Being new to the market, our Client did not have any data with performance to train a model and to evaluate the risk of the borrowers. Furthermore, the traditional credit bureaus offer reliable insights only for the banked customers in the Philippines, which were not the main targeted segment for our Client. As a tech-savvy company, our client wanted fast and easy to integrate solution.

THE SOLUTION

Finscore provided to its client the proprietary Telco Score – a model built on various mobile network operator (MNO) data. Derived by the most advanced machine learning algorithms, the Telco Score has high predictive power (42% Gini coefficient) and can address an uncharted market segment, offering a unique data source. What is more, the score was trained on an underbanked segment (C and D) which was the primarily target of our Client. The score can be retrieved via API call in under 1 second. The integration is simple and can be completed in a matter of days.

RESULTS

2 DONE IN
DAYS

Integration completed in 2 days after signing the commercial agreement;

1 SCORES IN
LESS THAN
SECOND

Each telco score returned in under 1 second after the API call;

**OVER
1000**
SCORES DELIVERED

Over 1000 successfully delivered scores in the first week after integration

In conclusion, the solution, delivered by Finscore, managed to provide to our Client a unique insight for the targeted underbanked segment while meeting the initial expectation for fast solution.