Harnessing alternative data for inclusive lenders

Get a complete picture of your clients including identity, risk, behavior and interests

Despite progress, we face a financial inclusion problem

With 2.5 billion people lacking access to formal credit, traditional data is not serving everyone

Global exclusion

2.5 billion
people lack access to formal credit

3 billion
consumers will enter the middle class by 2030.

$380 billion
Revenue opportunity for banks to serve unbanked consumers in emerging markets

Hits emerging markets hardest

	East Asia and Pacific	Sub-Saharan Africa	Latam and Caribbean
Never borrowed from a formal financial institution	**89%**	**94%**	**94%**
Without a formal savings account	**64%**	**84%**	**49%**

LenddoEFL

LenddoEFL is a leader in alternative credit scoring

Over a decade of experience in helping financial institutions serve the underbanked

$2 billion

Lent using LenddoEFL scores

6 million

People assessed

12 billion

Data points analyzed

20 countries

With 50+ financial institutions globally

Award-Winning Technology

In the Press

Digital inclusion outpaces financial inclusion

Opportunity to take advantage of people's digital footprints to improve financial inclusion

4.8B > 3.4B
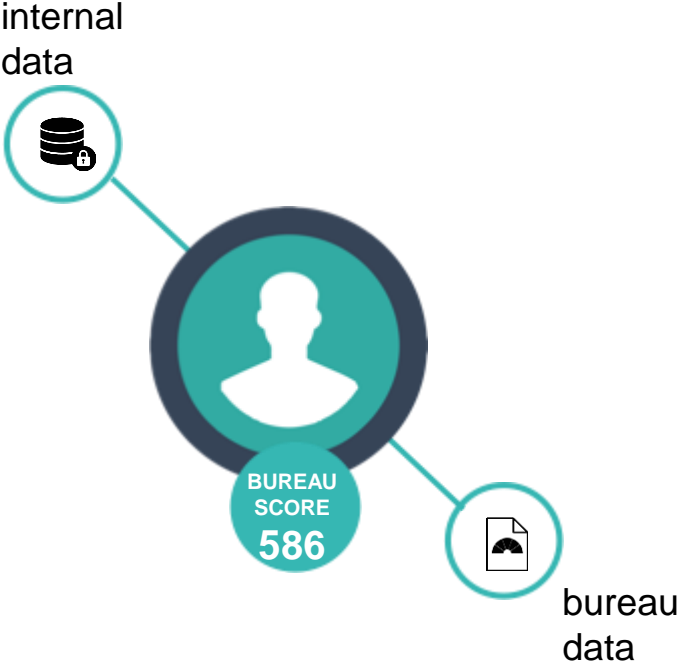
Unique mobile subscribers globally

People over 15 with an account at a financial institution globally

Source: World Bank, Worldometers, GSMA. Note:mobile subscribers from end of 2016, people with accounts based on 2017 population and % of people 15+ with accounts in 2014

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Getting to know your clients can be impossible

If you are not leveraging behavioral and digital data

internal data

bureau data

BUREAU SCORE
586

You are lending or rejecting blindly with traditional data

personality

mobile data

behavior

email

browser data

social networks

bureau data

CREDIT SCORE
842

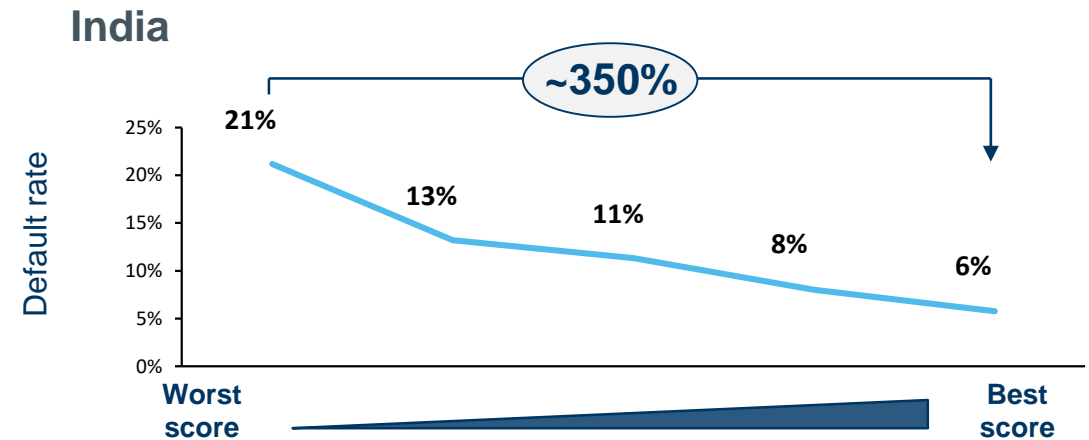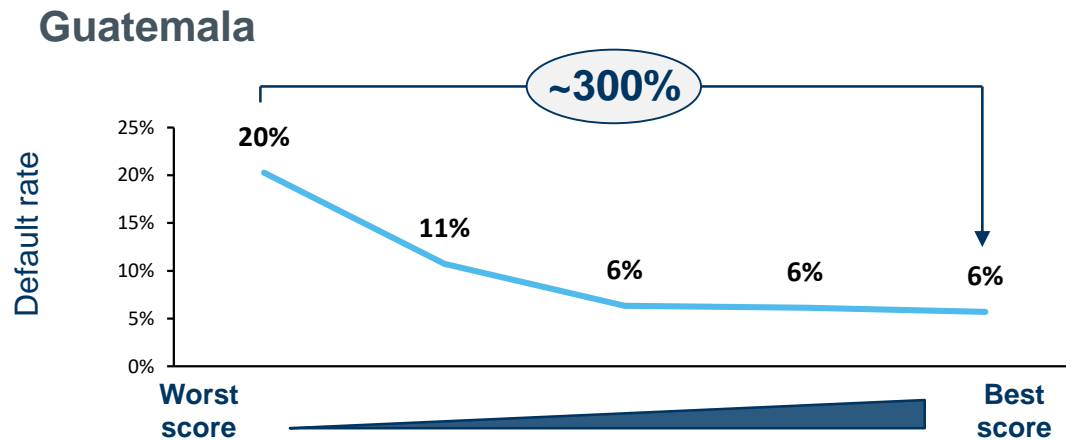Get a full picture and better serve clients leveraging opt-in big data
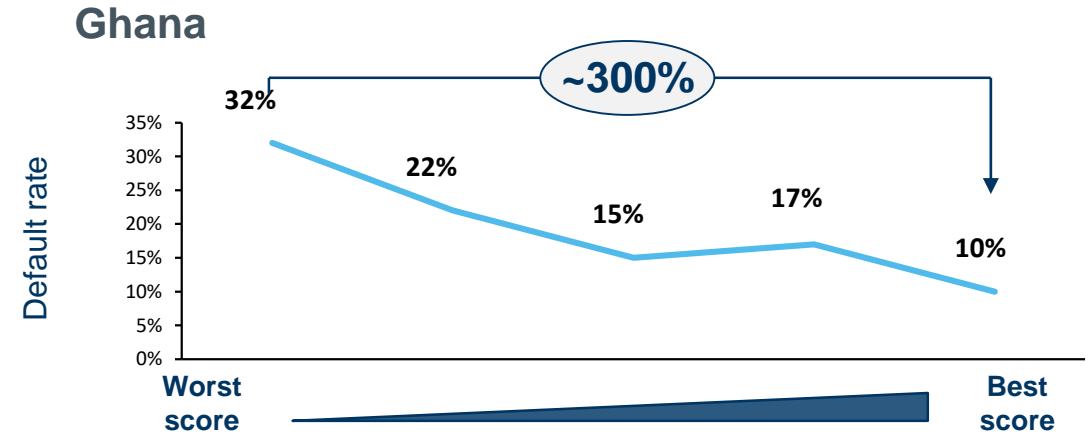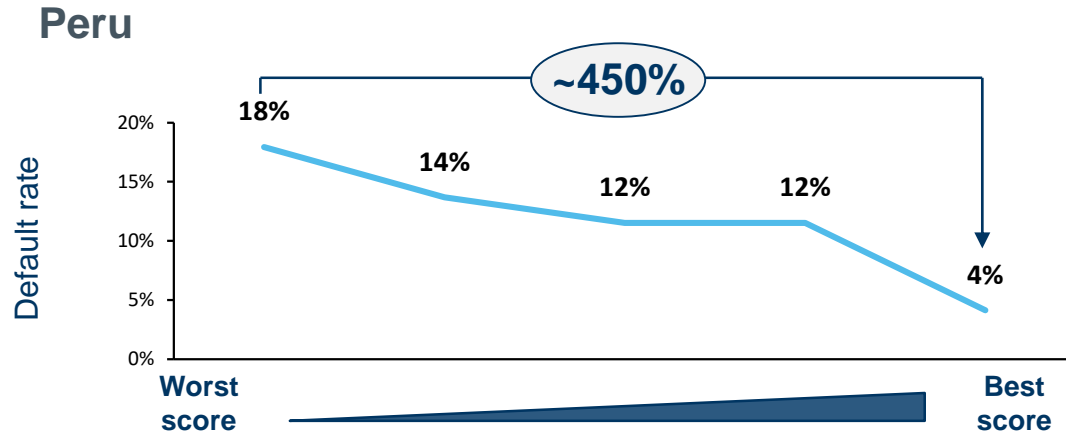
LenddoEFL

We offer the best new sources of digital and alternative data

AI and advanced analytics to help you confidently serve millions of previously underserved

Customized Client Profile: a complete understanding of your clients including identity, risk, behavior and interests

MULTI-USE PLATFORM

Social Networks

Psychometric Data

Behavioral Analytics

Browser Data

Mobile Data

Internal Data

Financial Transaction Data

Telecom Data

Credit Bureau Data

E-Commerce Transaction Data

- LenddoEFL data
- Internal FI data
- Third party partner data

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Risk segmentation tested across geographies

Alternative credit-scoring models have proven to adapt to different clients and cultures

Peru

~450%

18% 14% 12% 12% 4%

Worst score — Best score

Ghana

~300%

32% 22% 15% 17% 10%

Worst score — Best score

Guatemala

~300%

20% 11% 6% 6% 6%

Worst score — Best score

India

~350%

21% 13% 11% 8% 6%

Worst score — Best score

* The absolute level of delinquency varies for each entity and depends on various factors such as the macroeconomic environment, the segment serviced, product characteristics (rates, term, amount) and characteristics of the entity's process (credit policy and collection policy)

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Psychometric data is collected from a short, interactive assessment taken on the web, mobile app, feature phone, or tablet
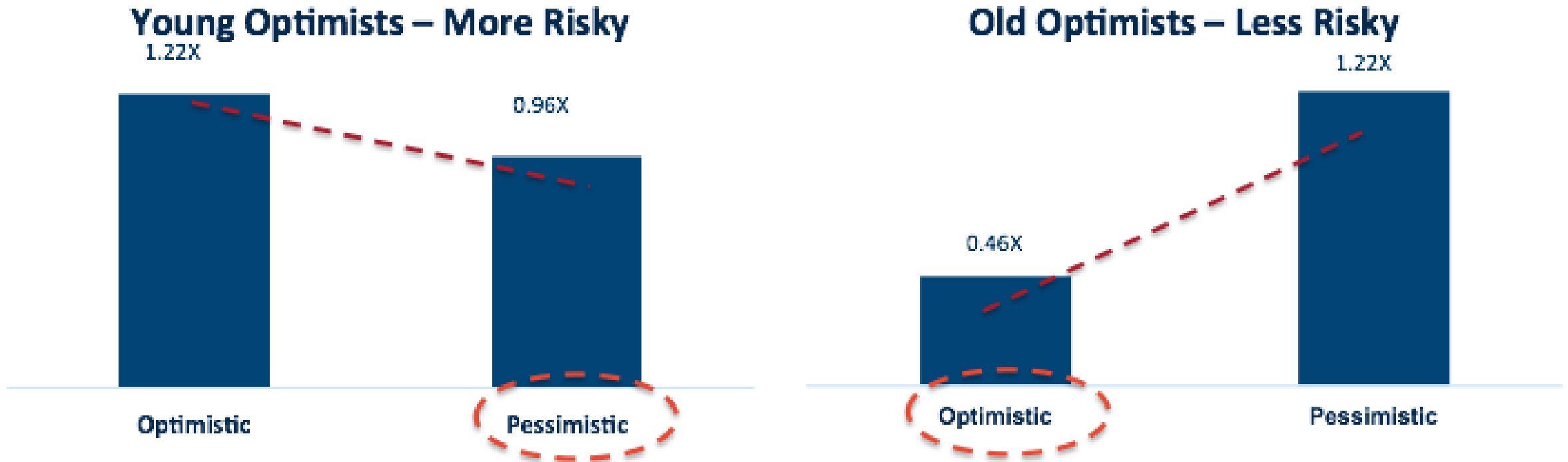
Sample character traits measured

- Gratification
- Confidence
- Risk Tolerance
- Conscientiousness
- Honesty

504
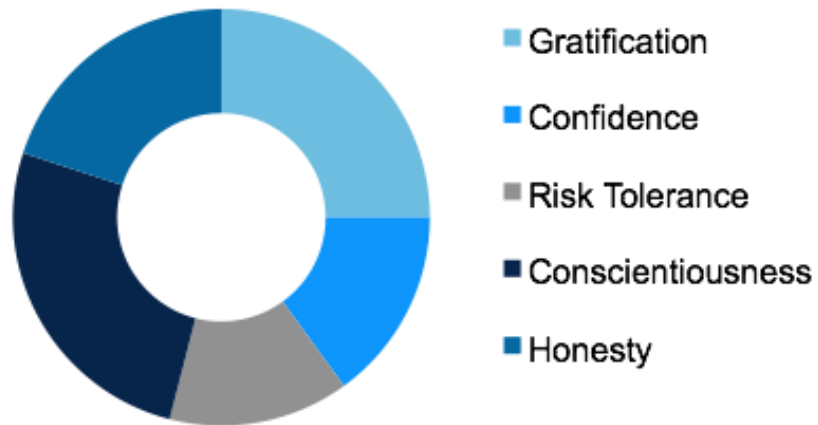
Credit Score

Sample psychometric insight (Indonesia)

Optimism can predict risk, but it varies by age

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Contact Us

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