



## HOW IT WORKS

# We Help People Earn Credit

EFL first pioneered psychometric credit scoring through research at the Harvard Center for International Development. We now work with leading financial institutions across Africa, Asia, and Latin America. Through our partnerships we enable better and safer lending globally.



25+  
countries

### 1 We Empower Lenders

Borrowers and lenders across the emerging world seek more, better, faster access to finance. Lenders want to serve more applicants but lack many key ingredients for predicting credit risk. As a result, most lenders serve a very limited pool of applicants.



25+  
languages

### 2 To Seize Opportunity

But our model reveals new dimensions of information about all individuals, whether or not they have credit history and collateral. This uncovers new opportunities both within, and outside, lenders' current portfolios.



200K+  
applications

### 3 And Better Understand Risk

New dimensions of information means a more complete and accurate understanding of credit risk. And a more accurate understanding of credit risk means more opportunities for lenders and borrowers alike.

### 4 To Make Better Lending Decisions

EFL's scoring has enabled its customers to reduce credit risk, safely increase portfolio size, and decrease costs and time to lend. Hundreds of thousands of individuals and hundreds of millions of dollars have gone through our constantly evolving methodology.



## WHAT WE DO

# We Help Enable Better Lending

Holistic, scientific, universal: There's a better way to assess risk. Our products quantify individual character—for all financial institutions across any culture.

Our products reveal a new dimension of information, which creates opportunities and quantifies risk for any individual.

### EFL FOR BUSINESS LENDING

It's a competitive advantage. Banks in emerging markets use EFL to expand their MSME portfolios.

### EFL FOR CONSUMER CREDIT

A better way to know your customers. Retailers and banks use EFL to safely increase purchasing power at the point of sale.

### Holistic Understanding

We help lenders measure something that all borrowers have - character, their abilities, and willingness to repay. Gauging ethics, honesty, intelligence, attitudes and beliefs, we develop a deeper and more quantitative understanding of risk.

### Scientific Approach

EFL's credit scoring algorithms are built on top of the largest and fastest growing outcome-based psychometric database. The program is self-learning and constantly incorporates new data to maximize predictive power. Our leading edge statistical techniques learn and adapt quickly to prevent fraud and gaming.

### Universal Application

Our content is developed by pioneering psychometric researchers and customized across cultures and product types to measure risk for any individual, anywhere. EFL's technology integrates easily with existing systems to adapt to your processes and customer base.