

EFL Credit Scoring for Consumers

Establish credit to safely expand the purchase power of consumers



“EFL has permitted us to serve the informal unbanked segment, increasing our serviceable market through traditional scoring by 25%, while matching late loan rates found in the banked segment.”

—Latin American lending institution

1 Administer

The test can be set up for use at the point of purchase and can be given on a tablet or PC. The intuitive interface enables maximum engagement and an instant credit rating.

2 Measure

EFL for Consumers gauges an individual’s conscientiousness, savings behavior, self control and domestic acumen.

3 Empower

The three-digit credit score is determined in real time, so consumers may be registered for an initial line of credit.

4 Refine

Repayment data is uploaded monthly, and models are constantly customized and improved.

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PLATFORM

Seamless Integration

Adaptable systems integration: access to scores via secure web portal, API or Automated Data Transfer.

Universally Accessible

Designed to be administered via mobile, tablets or PCs, the survey software does not require an internet connection, enabling it to be given anywhere.

Easy to Use

The application is engaging and simple. Self-guided instructions and interface are designed for every applicant, regardless of barriers such as language, technology or literacy.

ANALYTICS

Self-learning

Our burgeoning global database continuously incorporates the latest data for the most customized, highest predictive output.

Intuitive Indicators

The application improves upon qualitative assessments conducted by loan officers, gauging aspects like personal initiative, situational judgment, creativity and business acumen.

Fraud Resistant

The application employs advanced counter-fraud techniques including advanced content design and randomization, staff tracking, timers, and automated flagging.

FLEXIBILITY

Culturally Adaptable

Our product has already been used across 27 countries. It's designed to adapt to any culture and can reveal insights across all business segments and types of borrowers.

Product Applicability

Demonstrated track record across multiple segments and products - consumer lending, business lending, unsecured loans, credit cards and term loans.

Complementary

EFL enhances a lender's existing underwriting process, enabling underwriting and process adjustments to maximize efficiency and optimize data collection.



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