



LenddoScore™

The non-traditional data driven **credit score** helps you access and serve new and underserved market segments

What is the LenddoScore?

The score is a numerical value ranging from 1 to 1000, which measures the customer's potential credit risk at the point of application. It is also a powerful predictor of a customer's character or willingness to make payments.

How is the score calculated?

The score is based exclusively on non-traditional data derived from the customer's social data and online behavior. The formula is Lenddo's Intellectual Property and is tested and monitored regularly by the Lenddo Data Science team.

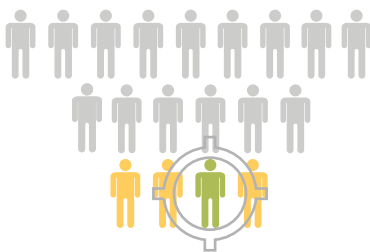
NON-TRADITIONAL DATA SOURCES:

- Social Networks
- Mobile Data
- Browser Data
- Telcos/Transactional Data
- Application Data
- Mouse Data
- Web Publishers



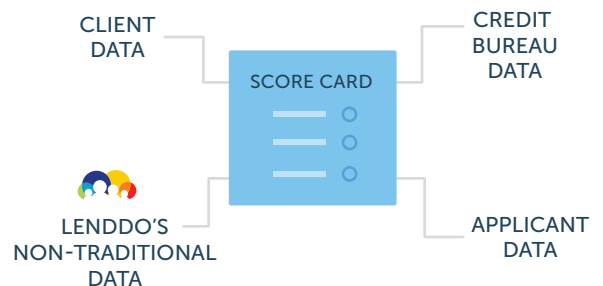
How to use the LenddoScore?

AS A STANDALONE TOOL



The LenddoScore can be used independently and immediately deployed to your platform and help you pre-screen and prioritise applications. It can be applied in any country and will be calibrated to your market to maximize predictive power.

AS A COMPLEMENTARY TOOL



The LenddoScore can be integrated to an existing scorecard to complete traditional underwriting tools. It can be customized to reduce risk or approve more applicants. Lenddo can also build a custom scorecard to fully answer your needs and expectations.

How reliable is the LenddoScore?

+ **50%** approval rate

- **12%** risk reduction

< **3 min.** time to score