The future of ethical lending in the Open Banking era

— the story of Finexos

FIOLA AI model configuration

Inputs

Proposed loan term
Proposed loan interest rate

Mode 1 (Probability of default)
Total principal balance of proposed loan

Mode 2 (Affordability):
Maximum acceptable probability of default

240+ predictive factors

- Open banking transaction
- Loan application details
- Macro factors

FIOLA Machine Learning algorithm

Outputs

Mode 1
Estimated probability of default

Mode 2
Estimated maximum affordability

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Interaction design based on Open Banking infrastructure

1 Initial interaction

Provide:
One-off access

Benefit:
Financial health report

2 Promising profile interaction

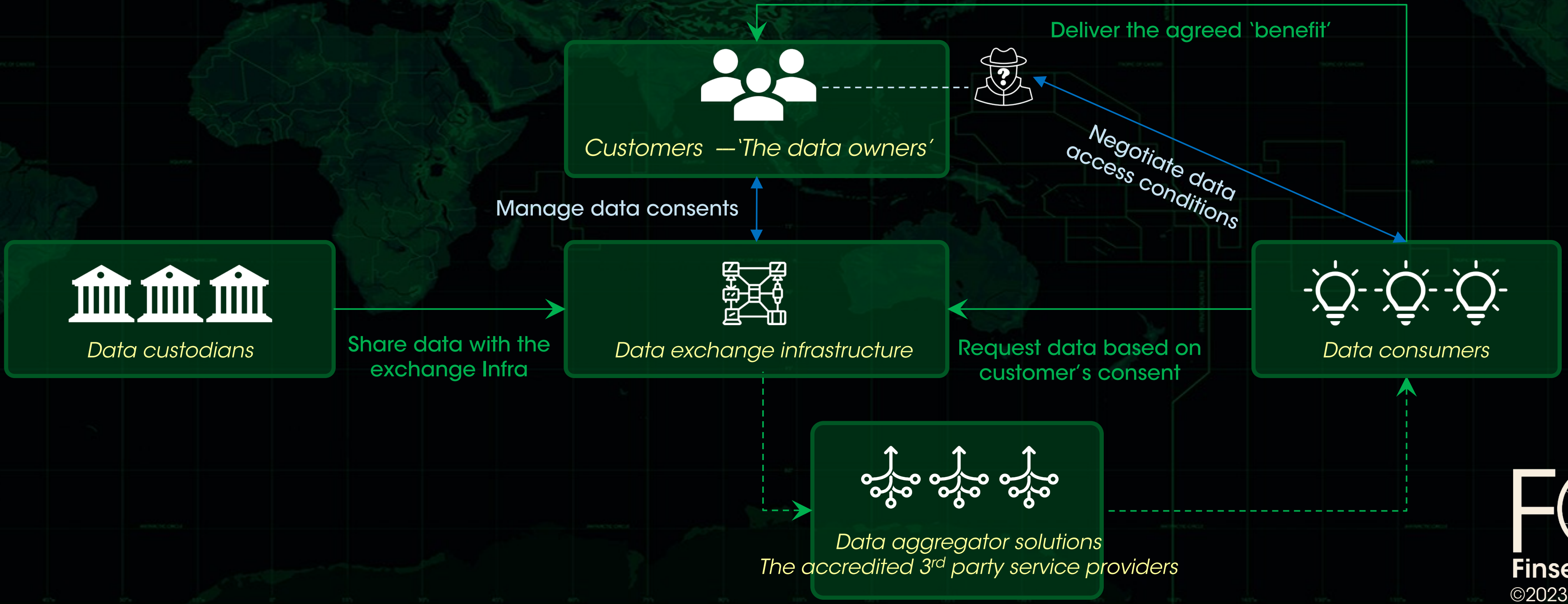
Provide:
Persistent access

Benefit:
Special loan product

3 Repair programme interaction

Provide:
Ad-hoc access

Benefit:
Financial advice & product update



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