328,112
What do you do when only 8% of the roads are smooth?
Bankable Collateral

Documentation

Relationship Banking
Thank you.
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.
Brief History

- 328,112 credit assessments
- $954 Million loan decisions
- 27 countries

- Psychometrics (2010)
- Mobile (2013)
- Consumer (2014)
- Social (‘14)
Expanding Coverage with Alternative Data
Reaching the Unbanked

Text Light  Time Bound  Data Rich
EFL’s Credit Assessment Tool analyzes entrepreneur’s deep aspects highly related to their success and willingness to pay

- Ability to pay
  - Business skills
  - Fluid intelligence
- Willingness to pay
  - Ethics & Honesty
  - Attitudes & Psychological Profile
EFL expands lending to the other 80% of consumer and enterprise lending markets...

Leverages alternative data and technology to increase efficiency and productivity

Works with data-driven CRO and Senior Management to make reliable & timely risk management decisions.
EFL enables **BTPN** to improve **ROA** & turnaround time across more than 500 branches.

*Based on applicants for BTPN’s highest risk product*
Predictive power proven across 27 different geographies and more than 30 partners