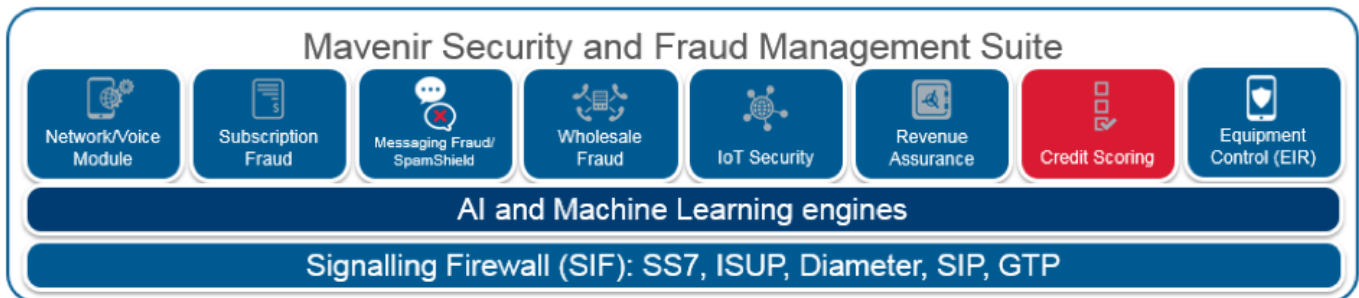


Credit Scoring



CREDIT SCORING:

Mavenir’s Credit Scoring module uses [Machine Learning](#) to provide signals/triggers to monitor users, focused on finding the correlation between customer connection details, smartphone behavior, and credit risk. Insights & signals can include:

- Identify good credit scores based on the geolocation of the entire base
- Use external credit check systems to enhance scores
- Handset types: iPhone users tend to have lower late-payment rates than Android phone users
- Making many changes when filling in the application
- Multiple applications from a single Wi-Fi hot spot
- The responsible borrower may keep their phone topped up
- Individual whose calls to others are returned may have stronger social connections and similar credit scores

Enables mobile operators to:

- Monetize services and increase revenues for unbanked subscribers
- Identify ‘good’ customers based on Machine Learning models built from specific Operator data