

# SQUID



Rewarding timely payments with  
AI-driven credit insights

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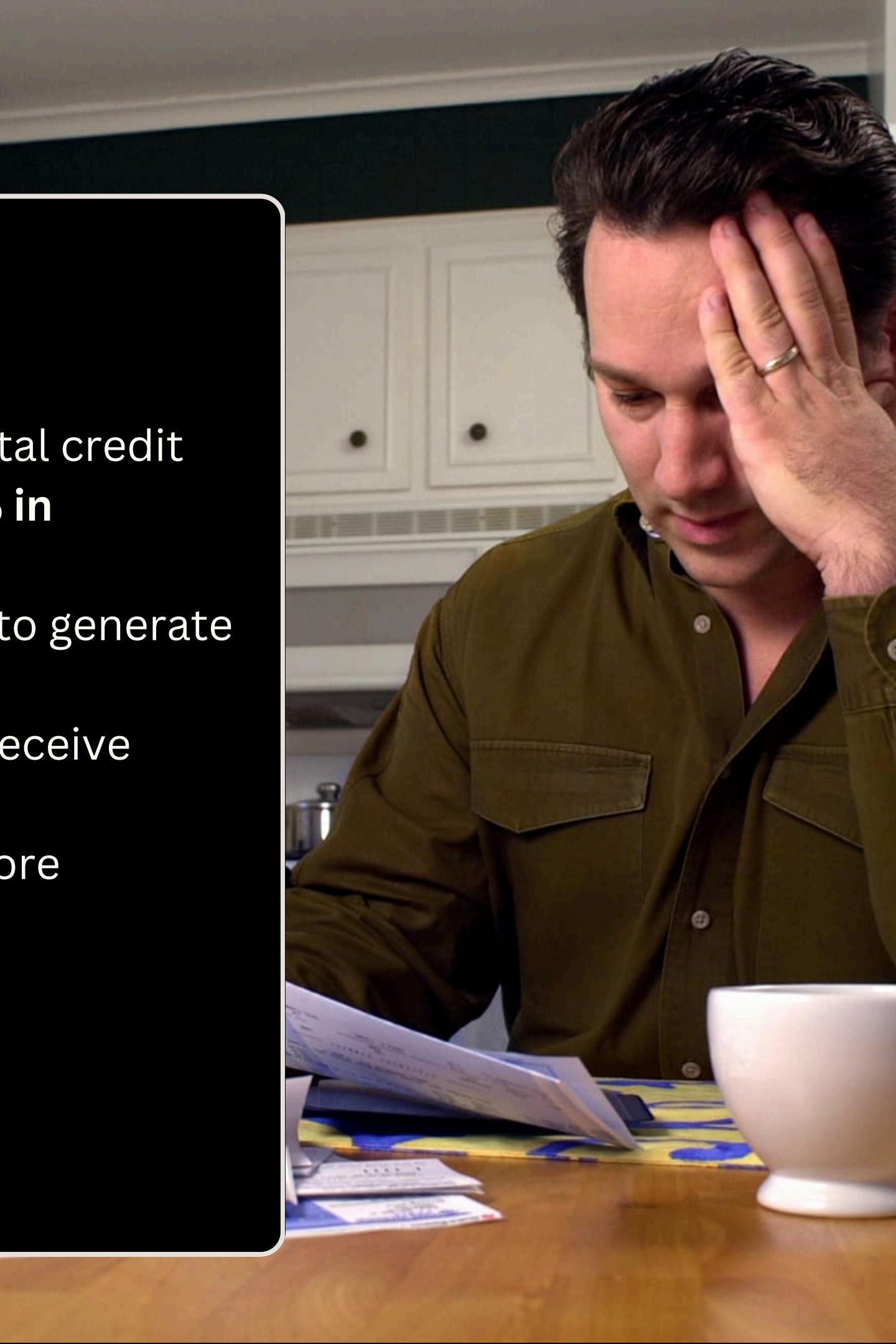
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# PROBLEMS

- In the UK, the percentage of payments made against total credit card balances dropped from **42% in May 2022** to **36.4% in December 2023** (FICO)
- Around **5.8 million** UK residents have **insufficient data** to generate a **credit score**
- Borrowers who consistently pay their credit card bills receive **minimal rewards for their responsible behaviour**
- **Credit issuers need** more **comprehensive metrics** to more accurately assess **borrowers' default risks**



# STREAMLINES FINANCIAL JOURNEYS

## CATALYST FOR CREDIT

Builds credit from daily spending habits

No credit history needed

Get rewards for paying your bills

Get access to micro loan

## REWARDS RESPONSIBILITY

Rewards on paying off debt

Unlocks exclusive rewards

## SIMPLIFIES PAYMENTS

Control all your payments

Works with all Platforms

A Unified Payment Interface

# SOLUTIONS TO CREDIT ISSUERS

## RISK MITIGATION

Payment  
punctuality  
Information

Improved credit  
behavior patterns

Predictive default  
prevention

Optimized  
credit scoring  
processes

## COST-EFFECTIVE CREDIT SOLUTIONS

High-value  
client  
acquisition

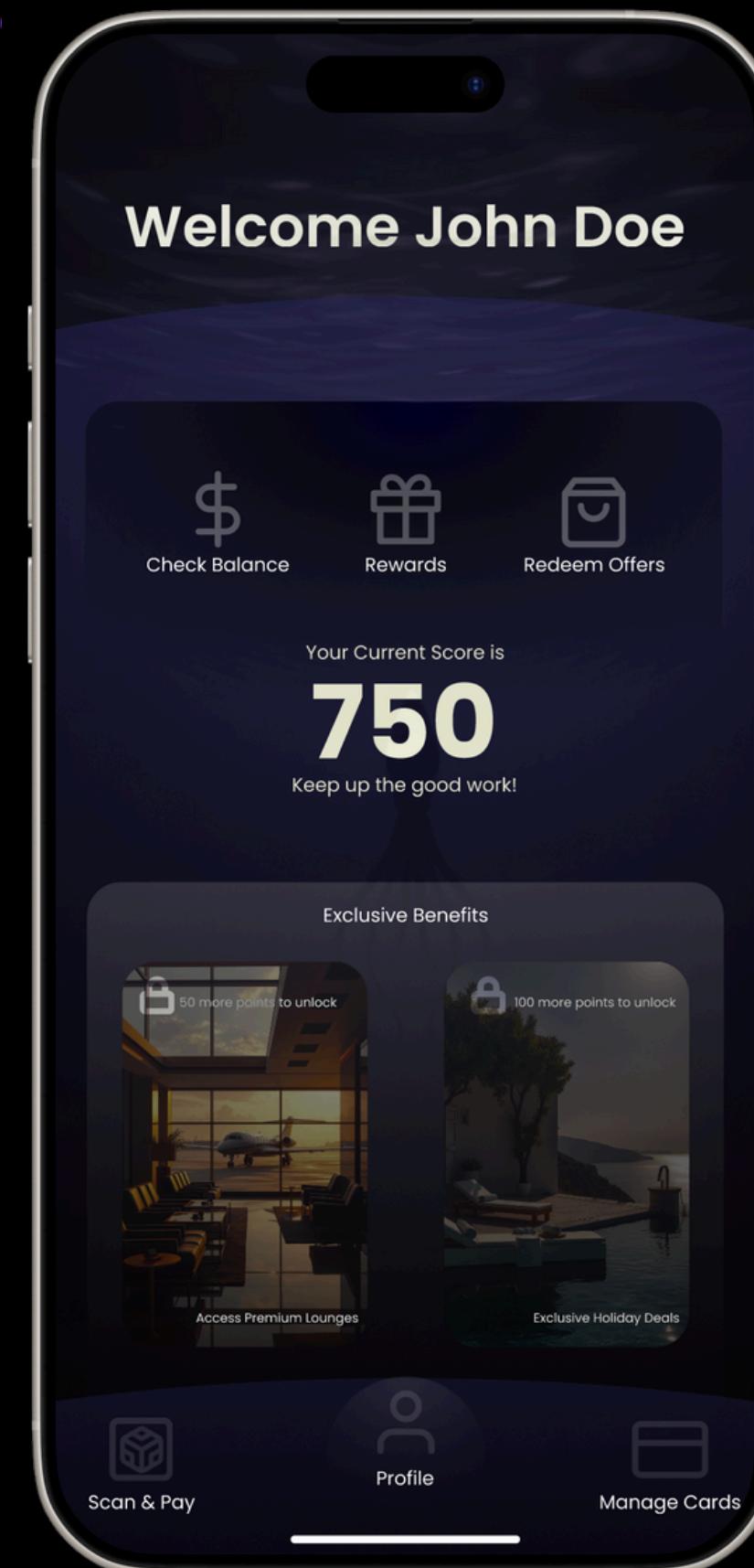
Precision-targeted  
promotions

Streamlined  
operational costs

## TARGETED MARKET EXPANSION

Data-driven customer  
acquisition channels

Premium product  
upselling



# REVENUE STRATEGY

**MARKET DATA ANALYTICS**

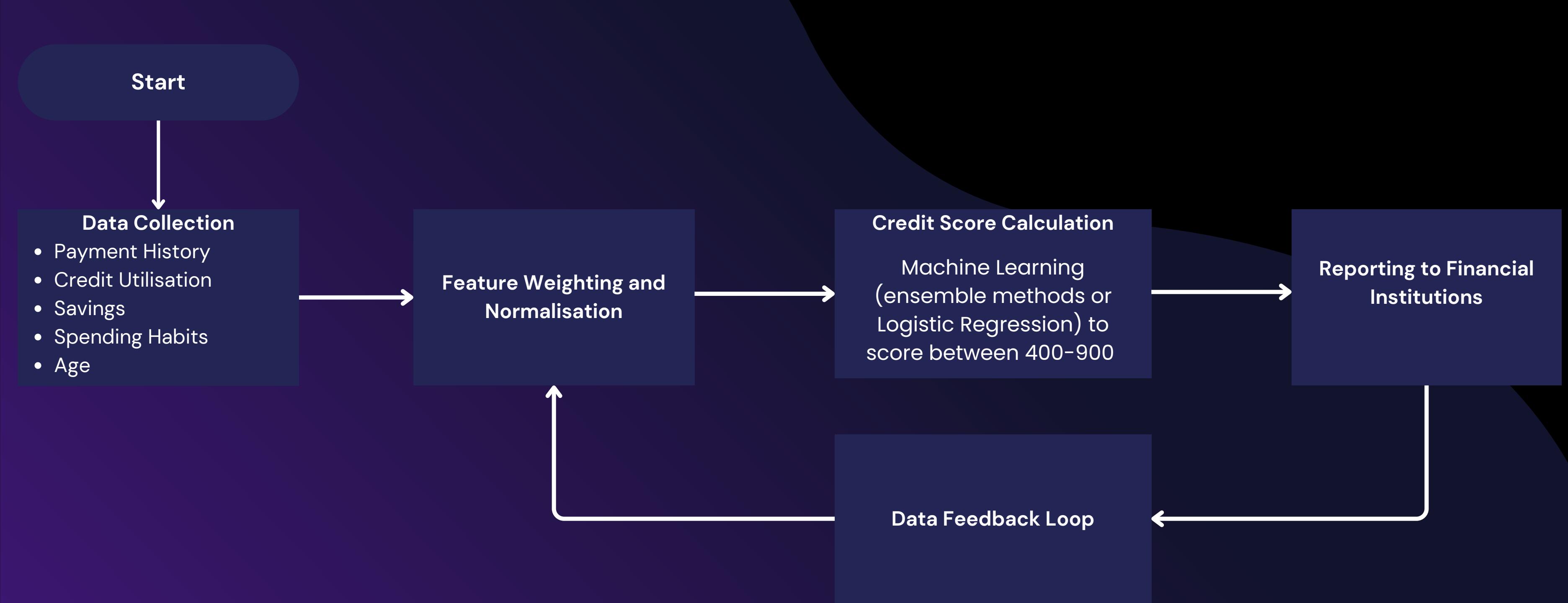
**AFFILIATE PARTNERSHIPS**

**PREMIUM FEATURES**

**ADS FOR THIRD PARTY VENDORS**

**COMMISSION ON CUSTOMER  
ACQUISITION TO LENDERS**

# WORKFLOW DIAGRAM



Cloud-based pipeline following DevOps principles (CI/CD): automation, containerisation, continuous testing, real-time monitoring for scalable, reliable credit scoring.

# SQUID vs Traditional Credit Scoring

## Key Differences

APP FEATURES	SQUID	EXPERIAN BOOST	CLEARSCORE	CREDIT LADDER
Independent Credit Score	✓	✗	✗	✗
Dual Customer Focus (Borrowers/Lenders)	✓	✗	✗	✗
Tailored Financial Offers	✓	✗	✓	✗
Focus on Payment Behavior	✓	✓	✗	✓
Real-Time Updates	✓	✗	✗	✗

GET QUID WITH  
SQUID

