

Point of sale financing

Extends financing during the checkout process.

★ Point of sale terminal, credit card reader.

Affirm and Vyze disrupt the traditional payment systems.

★ Global retail turnover estimate exceeds \$6 trillion.

Developing tools for credit risk assessment.

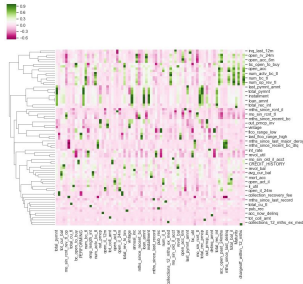
★ Challenged by a nascent credit reporting infrastructure in EM.

Workflow

Identify variables with high explanatory power in predicting default from a large loan performance data set.

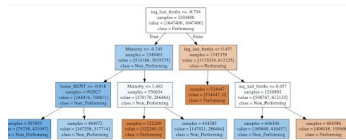
1

Clustering



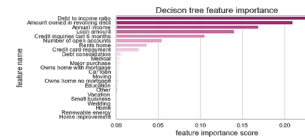
2

Feature extraction
Decision tree
Random forest



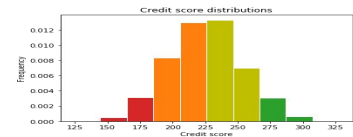
3

Feature validation
Weight of evidence
Information value

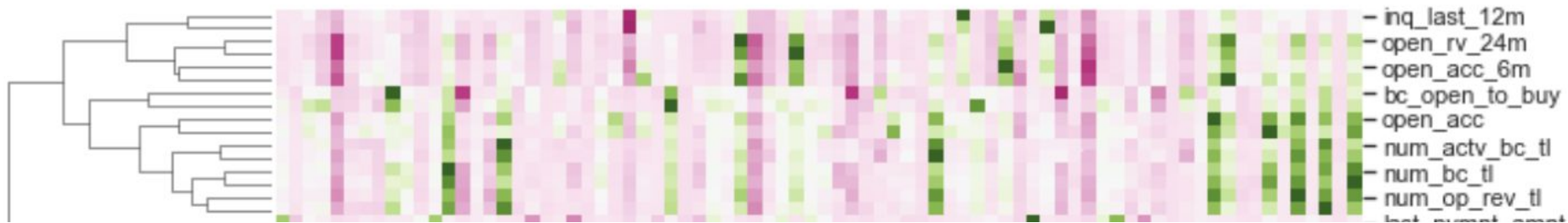


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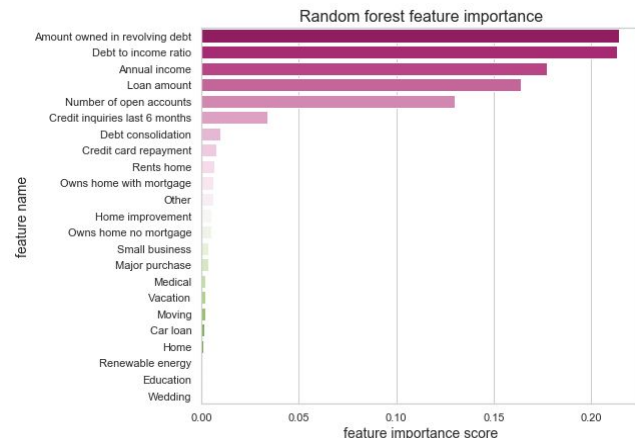
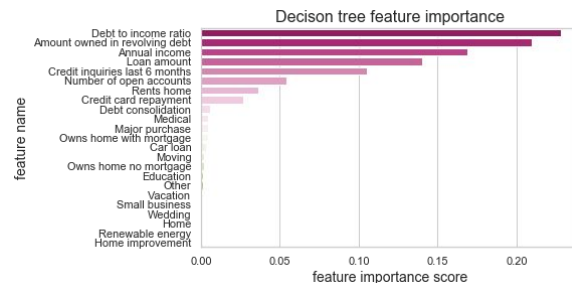
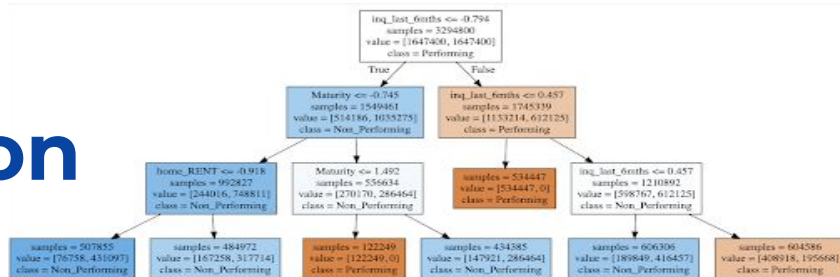
Credit score card
Validation



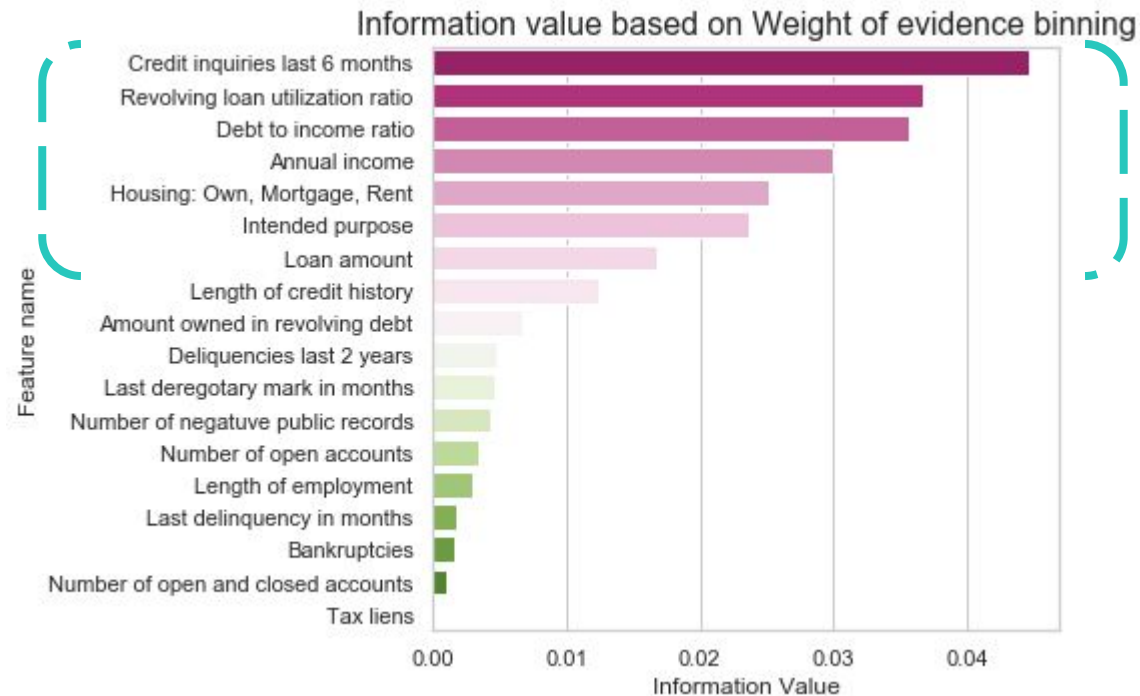
Clustering



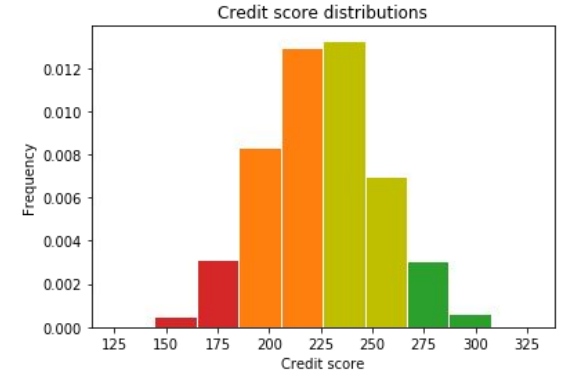
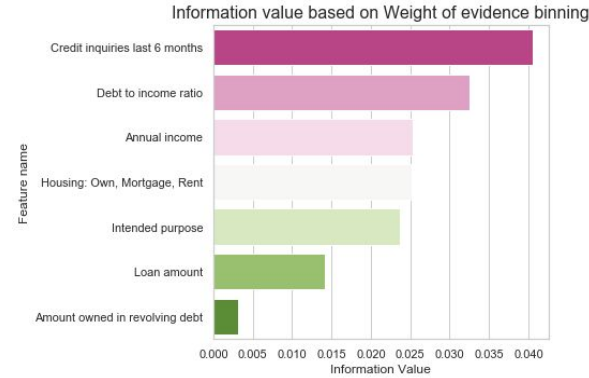
Feature identification



Feature prioritization



Credit scorecard



- ★ Identified variables with high explanatory power.
- ★ Results validated through credit scorecard.
- ★ Roadmap for data collection and model refinement.

