# **MShwari Credit Scorecard**

## **REVISION HISTORY**

Version	Date	Author	Comments
V1.0	24th January 2024	Maryann M. Kavita	

### **PURPOSE**

This document captures:

- 1. The current API that facilitates scoring functionality for customers on MShwari.
- 2. The expected API that will facilitate scoring functionality following scorecard amendment.

### REFERENCED DOCUMENTS

Document Name	Description
NCBA API payload	Sample API request response payload currently
	utilized by NCBA.

## **GLOSSARY**

Acronym	Full Description
API	Application Programming Interface
SFC	Safaricom PLC

#### FUNCTIONAL OVERVIEW

To facilitate M-Shwari's credit scoring leg, NCBA fetches customer data from Safaricom's internal system through an exposed endpoint upon customer opt-in. The existing scorecard service extracts the data as per defined variables by NCBA. Following business review, an initiative has been undertaken to amend the scorecard to enhance product performance on credit scoring.

### **IN-SCOPE**

Key requirements in scope are:

- 1. Actualization of the scorecard service from a data & service development perspective.
- 2. Deployment & execution of the revamped scoring service.
- 3. Verified network access between SFC & NCBA for the new scoring service.

### **OUT-OF-SCOPE**

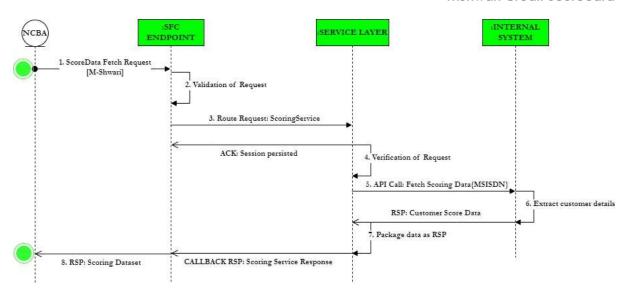
Any item that is not listed in scope above.

### HIGH-LEVEL SERVICE FLOW

## **Use-Case**

As NCBA, I fetch specific customer data upon submitting my customer's MSISDN so that I can receive calculated dataset to support scoring and allocation of a limit on MShwari product.





#### From the flow above:

- 1. Following a customer's opt-in request to NCBA, the bank initiates a call to Safaricom's exposed endpoint.
  - The call is a Fetch Data call to score the customer and assign a limit.
- 2. The endpoint then routes the request to service layer to handle business logic.
- 3. The scoring service verifies the request and fetches requested data.
- 4. Once the data is availed, it is then packaged into a response and routed back to the bank.
- 5. NCBA then calculates the customer's score and assigns a limit for MShwari product.

There is no anticipated amendment to the customer or service journey flow.

## DATA ARCHITECTURE

### **SCORECARD VARIABLES**

1. Current Scorecard variables:

## MSISDN

DATA_EXTRACTION_DATE
NETWORK_REGISTRATION_DATE
MPESA_REGISTRATION_DATE
DOB
NETWORK_AIRTIME_UTILIZATION
DAYS_FROM_LAST_ACTIVITY
NUMBER_OF_ACTIVITY_DAYS
NETWORK_TOPUP_AVG_AMOUNT
DAYS_AIRTIME_LESS_THAN_10
DAYS_AIRTIME_LESS_THAN_2
OKOA_JAHAZI_NUM_OF_LOANS
OKOA_JAHAZI_NUM_OF_OVERDUE
OKOA_JAHAZI_BLACKLISTED_DAYS
OKOA_JAHAZI_TOTAL_LOAN_TERM
OKOA_JAHAZI_MAXIMUM_TERM
OKOA_JAHAZI_TOTAL_LOAN_AMOUNT



OKOA_JAHAZI_FIRST_USE_RECENT
OKOA_JAHAZI_LAST_USE_RECENT
OKOA_JAHAZI_LAST_BL_RECENT
OKOA_JAHAZI_AVG_LOAN_AMOUNT
MPESA_DEPOSIT_NUMBER
MPESA_DEPOSIT_AMOUNT
MPESA_DEPOSIT_ACCEPTORS
MPESA_DEPOSIT_HIGHEST
MPESA_WITHDRAW_NUMBER
MPESA_WITHDRAW_AMOUNT
MPESA_WITHDRAW_ACCEPTORS
MPESA_WITHDRAW_HIGHEST
MPESA_PAY_BILL_NUMBER
MPESA_PAY_BILL_AMOUNT
MPESA_PAY_BILL_ACCEPTORS
MPESA_PAY_BILL_HIGHEST
TRANSFER_FROM_BANK_NUMBER
TRANSFER_FROM_BANK_AMOUNT
TRANSFER_FROM_BANK_ACCEPTORS
TRANSFER_FROM_BANK_HIGHEST
MPESA_SEND_NUMBER
MPESA_SEND_AMOUNT
MPESA_SEND_ACCEPTORS
MPESA_SEND_HIGHEST
MPESA_RECEIVED_NUMBER
MPESA_RECEIVED_AMOUNT
MPESA_RECEIVED_ACCEPTORS
MPESA_RECEIVED_HIGHEST

# 2. New Scorecard variables:

### **VARIABLE**

KYC DATA	
EXTRACTION_DATE	Date of data extraction
KYC_MSISDN	Phone number
DOB	Date of Birth
MPSA_REGISTRATION_DATE	Mobile money registration date
NETWORK_REGISTRATION_DATE	Date when user registered in Telco
MPESA AND GSM VARIABLES	
NUMBER_OF_ACTIVITY_DAYS	Calculated number of activities days in the last
	6 months
MPSA_DEPOSIT_AMOUNT_6M	Total amount of deposit (agent) in the last 6
	months
MPSA_DEPOSIT_AMOUNT_3M	Total amount of deposit (agent) in the last 3
	months
MPSA_DEPOSIT_NUMBER_6M	Total number of deposit (agent) in the last 6
	months



MPSA WITHDRAW AMOUNT 6M	Total amount of withdrawals in the last 6	
MI SA_MIIIDKAM_AMOONI_UM	months	
MPSA_WITHDRAW_NUMBER_6M	Total number of withdrawals in the last 6	
	months	
MPSA_RECEIVED_AMOUNT_6M	Total amount of receives in the last 6 months	
MPSA_RECEIVED_AMOUNT_3M	Total amount of receives in the last 3 months	
MPSA_RECEIVED_NUMBER_6M	Total number of receives in the last 6 months	
MPSA_RECEIVED_ACCEPTORS_6M	Unique number of receives in the last 6 months	
MPSA_SEND_AMOUNT_6M	Total amount of send in the last 6 months	
MPSA_SEND_NUMBER_6M	Total number of send in the last 6 months	
MPSA_SEND_ACCEPTORS_6M	Unique number of sends in the last 6 months	
MPSA_TRANSFER_FROM_BANK_AMOUNT_6M	Total amount of B2C (Bank to Wallet) in the last	
	6 months	
MPSA_TRANSFER_FROM_BANK_AMOUNT_3M	Total amount of B2C (Bank to Wallet) in the last	
	3 months	
MPSA_TRANSFER_FROM_BANK_NUMBER_6M	Total number of B2C (Bank to Wallet) in the last	
	6 months	
MPSA_TRANSFER_FROM_BANK_ACCEPTORS_6M	Unique number of B2C (Bank to Wallet) in the	
	last 6 months	
MPSA_PAY_BILL_AMOUNT_6M	Total amount of utilities – pay bills payments in	
	the last 6 months	
MPSA_PAY_BILL_NUMBER_6M	Total number of utilities – pay bills payments in	
11704 PHY 00070 4110HPT 414	the last 6 months	
MPSA_BUY_GOODS_AMOUNT_6M	Total amount of utilities - buy goods payments	
11704 PHY 00070 NUMBER 444	in the last 6 months	
MPSA_BUY_GOODS_NUMBER_6M	Total number of utilities - buy goods payments	
	in the last 6 months	

# **API DOCUMENTATION**

# 1. Current Request | Response:

# a. Parameters:

ENDPOINT:		
https://196.201.214.157:8475/SharedResources/Se	ervice/ODCBACreditScore.serviceagent/Credit	
<u>ScoreEndpoint</u>		
Request Field	Field Type	
MSISDN	VARCHAR	
MSISDN	VARCHAR	
Response_Code	INT	
Response_Desc	STRING	
First_Name	STRING	
Last_Name	STRING	
Document_ID	STRING	
MPESA_MSISDN	NUMBER	
DATA_EXTRACTION_DATE	CHAR	
RANDOM_ID	NUMBER	
NETWORK_REGISTRATION_DATE	NUMBER	
NETWORK_PAYMENT_TYPE	VARCHAR2	
DAYS_AIRTIME_LESS_THAN_10	NUMBER	
DAYS AIRTIME_LESS_THAN_2	NUMBER	
NETWORK_AIRTIME_UTILIZATION	NUMBER	
DAYS_FROM LAST ACTIVITY	NUMBER	



NUMBER_OF_ACTIVITY_DAYS	NUMBER
NETWORK_TOPUP_AVG_AMOUNT	NUMBER
NETWORK_TOPUP_MODAL_METHOD	VARCHAR2
NETWORK NUM_POSTPAID_BLOCKED	NUMBER
NETWORK_POST_PAID_LIMIT	NUMBER
NETWORK_TOWN	VARCHAR2
OKOA_JAHAZI_NUM_OF_OVERDUE	NUMBER
OKOA_JAHAZI_BLACKLISTED_DAYS	NUMBER
OKOA_JAHAZI_TOTAL_LOAN_TERM	NUMBER
OKOA_JAHAZI_MAXIMUM_TERM	NUMBER
OKOA_JAHAZI_TOTAL_LOAN_AMOUNT	NUMBER
OKOA_JAHAZI_FIRST_USE_RECENT	VARCHAR2
OKOA_JAHAZI_LAST_USE_RECENT	VARCHAR2
OKOA_JAHAZI_LAST_BL_RECENT	VARCHAR2
MPESA_REGISTRATION_DATE	DATE
MPESA_RECEIVED_ACCEPTORS	NUMBER
MPESA_RECEIVED_HIGHEST	NUMBER
CURRENT_BONGA_PTS_BAL	NUMBER
SAMBAZA_AIRTIME_RCVD	NUMBER
TOTAL_CALLS_1_MNTH	NUMBER

### b. Sample:

```
REQUEST:
```

```
RESPONSE:
<?xmlversion="1.0"encoding="UTF-8"?>
<ns0:Responsexmlns:ns0="http://xmlns.example.com/1341933774185">
    <ns1:DataResponsexmlns:ns1="http://www.tibco.com/schemas/CreditScoring/Sh</pre>
aredResources/Schemas/Schema.xsd">
      <ns1:MSISDN-722000000
      </ns1:MSISDN>
      <ns1:Response_Code>0
      </nsl:Response_Code>
      <ns1:Response_Desc>Success</ns1:Response_Desc>
      <ns1:BioDataResponse>
        <ns1:First_Name>JOHN</ns1:First_Name>
        <ns1:Last_Name>DOE</ns1:Last_Name>
        <ns1:Document_ID>70999999</ns1:Document_ID>
        <ns1:Mpesa_MSISDN>722000000</ns1:Mpesa_MSISDN>
      </ns1:BioDataResponse>
```



```
<ns1:DataItem>
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        <ns1:ParameterValue>20240111</ns1:ParameterValue>
        <ns1:ParameterType>CHAR</ns1:ParameterType>
      </ns1:DataItem>
      <ns1:DataItem>
        <ns1:ParameterName>RANDOM ID</ns1:ParameterName>
        <ns1:ParameterValue>98190732</ns1:ParameterValue>
        <ns1:ParameterType>NUMBER</ns1:ParameterType>
      </ns1:DataItem>
      <ns1:DataItem>
        <ns1:ParameterName>NETWORK REGISTRATION DATE</ns1:ParameterName
        <ns1:ParameterValue>20230422</ns1:ParameterValue>
        <ns1:ParameterType>NUMBER
</ns1:ParameterType>
      </ns1:DataItem>
      <ns1:DataItem>
        <ns1:ParameterName>NETWORK_PAYMENT_TYPE</ns1:ParameterName>
        <ns1:ParameterValue>PrePaid
</ns1:ParameterValue>
        <ns1:ParameterType>VARCHAR2
</ns1:ParameterType>
      </ns1:DataItem>
      <ns1:DataItem>
        <ns1:ParameterName>DAYS AIRTIME LESS THAN 10
</ns1:ParameterName>
        <ns1:ParameterValue>149</ns1:ParameterValue>
        <ns1:ParameterType>NUMBER
</ns1:ParameterType>
      </ns1:DataItem>
      <ns1:Datalten>
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</ns1:ParameterName>
        <ns1:ParameterValue>149
</ns1:ParameterValue>
        <ns1:ParameterType>NUMBER
</ns1:ParameterType>
      </ns1:DataItern>
      <ns1:DataItem>
        <ns1:ParameterName>NETWORK AIRTIME UTILIZATION
</ns1:ParameterName>
        <ns1:ParameterValue>2559.105
</ns1:ParameterValue>
        <ns1:ParameterType>NUMBER
</ns1:ParameterType>
      </ns1:DataItem>
      <ns1:DataItem>
        <ns1:ParameterName>DAYS FROMLASTACTIVITY
</ns1:ParameterName>
        <ns1:ParameterValue>122
</ns1:ParameterValue>
        <ns1:ParameterType>NUMBER
</ns1:ParameterType>
      </ns1:DataItem>
```



```
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       <ns1:ParameterValue>0
</ns1:ParameterValue>
        <ns1:ParameterValue>0
</ns1:ParameterValue>
       <ns1:ParameterType>NUMBER
</ns1:ParameterType>
     </ns1:DataItem>
      <ns1:DataItem>
        <ns1:ParameterName>NETWORK_TOPUP_AVG_AMOUNT
</ns1:ParameterName>
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</ns1:ParameterValue>
        <ns1:ParameterType>NUMBER
</ns1:ParameterType>
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        <ns1:ParameterType>VARCHAR2
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     </ns1:DataItern>
      <nsl:Dataltem>
       <ns1:ParameterName>NETWORKNUM POSTPAID BLOCKED/ns1:ParameterN
ame>
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        <ns1:ParameterType>NUMBER
</ns1:ParameterType>
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        <ns1:ParameterType>NUMBER
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     </ns1:DataItem>
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        <ns1:ParameterName>NETWORK_TOWN
</ns1:ParameterName>
       <ns1:ParameterValue>0
</ns1:ParameterValue>
       <ns1:ParameterType>VARCHAR2
</ns1:ParameterType>
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      <ns1:DataItem>
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</ns1:ParameterName>
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</ns1:ParameterValue>
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<ns1:ParameterName>OKOA_JAHAZI_BLACKLISTED_DAYS
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</ns1:ParameterValue>
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      <ns1:DataItem>
        <ns1:ParameterName>OKOA_JAHAZI_TOTAL_LOAN_TERM
</ns1:ParameterName>
       <ns1:ParameterValue>168
</ns1:ParameterValue>
        <ns1:ParameterType>NUMBER
</ns1:ParameterType>
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e>
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</ns1:ParameterValue>
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</ns1:ParameterType>
     </ns1:DataItem>
      <ns1:DataItem>
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</ns1:ParameterValue>
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e><
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```



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</ns1:ParameterValue>
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    </ns1:DataItem>
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</ns1:ParameterName>
      <ns1:ParameterValue>0</ns1:ParameterValue>
      <ns1:ParameterType>NUMBER
</ns1:ParameterType>
    </ns1:DataItem>
  </ns1:DataResponse>
</Response>
</ns0:Response>
```

### 2. New Request | Response:

#### a. New Scorecard Parameters:

ENDPOINT: TBC	
Request Field	Field Type
MSISDN	VARCHAR



MSISDN	VARCHAR
Response_Code	INT
Response_Desc	STRING
First_Name	STRING
Last_Name	STRING
Document_ID	STRING
MPESA_MSISDN	NUMBER
EXTRACTION_DATE	NUMBER
KYC_MSISDN	NUMBER
DOB	NUMBER
MPSA_REGISTRATION_DATE	NUMBER
NETWORK_REGISTRATION_DATE	NUMBER
NUMBER_OF_ACTIVITY_DAYS	NUMBER
MPSA_DEPOSIT_AMOUNT_6M	NUMBER
MPSA_DEPOSIT_AMOUNT_3M	NUMBER
MPSA_DEPOSIT_NUMBER_6M	NUMBER
MPSA_WITHDRAW_AMOUNT_6M	NUMBER
MPSA_WITHDRAW_NUMBER_6M	NUMBER
MPSA_RECEIVED_AMOUNT_6M	NUMBER
MPSA_RECEIVED_AMOUNT_3M	NUMBER
MPSA_RECEIVED_NUMBER_6M	NUMBER
MPSA_RECEIVED_ACCEPTORS_6M	NUMBER
MPSA_SEND_AMOUNT_6M	NUMBER
MPSA_SEND_NUMBER_6M	NUMBER
MPSA_SEND_ACCEPTORS_6M	NUMBER
MPSA_TRAN_FROM_BANK_AMOUNT_6M	NUMBER
MPSA_TRAN_FROM_BANK_AMOUNT_3M	NUMBER
MPSA_TRAN_FROM_BANK_NUMBER_6M	NUMBER
MPSA_TRAN_FROM_BANK_ACCEPT_6M	NUMBER
MPSA_PAY_BILL_AMOUNT_6M	NUMBER
MPSA_PAY_BILL_NUMBER_6M	NUMBER
MPSA_BUY_GOODS_AMOUNT_6M	NUMBER
MPSA_BUY_GOODS_NUMBER_6M	NUMBER

### b. Sample:

### **REQUEST:**



```
RESPONSE:
<SOAP-ENV:Envelope xmlns:SOAP-
ENV="http://schemas.xmlsoap.org/soap/envelope/">
 <SOAP-ENV:Body>
   <ns0:DataResponse xmlns:ns0="http://www.tibco.com/schemas/CreditScoring/Sha
redResources/Schemas/Schema.xsd">
    <ns0:MSISDN>797553179</ns0:MSISDN>
    <ns0:Response Code>0</ns0:Response Code>
    <ns0:Response_Desc>Success</ns0:Response_Desc>
    <ns0:BioDataResponse>
      <ns0:First_Name>Esther</ns0:First_Name>
     <ns0:Last Name>Kinara</ns0:Last Name>
      <ns0:Document ID>3977720</ns0:Document ID>
      <ns0:Mpesa_MSISDN>797553179</ns0:Mpesa_MSISDN>
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      <ns0:ParameterValue>19700101</ns0:ParameterValue>
      <ns0:ParameterType>NUMBER</ns0:ParameterType>
    </ns0:DataItem>
    <ns0:DataItem>
      <ns0:ParameterName>MPSA_REGISTRATION_DATE/ns0:ParameterName>
      <ns0:ParameterValue>20220925</ns0:ParameterValue>
      <ns0:ParameterType>NUMBER</ns0:ParameterType>
    </ns0:DataItem>
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      <ns0:ParameterName>MPSA DEPOSIT AMOUNT 6M</ns0:ParameterName>
     <ns0:ParameterValue>0</ns0:ParameterValue>
      <ns0:ParameterType>NUMBER</ns0:ParameterType>
```



</ns0:DataItem> <ns0:DataItem>

#### **API DOCUMENTATION**

#### **MShwari Credit Scorecard**

```
<ns0:ParameterName>MPSA DEPOSIT AMOUNT 3M
 <ns0:ParameterValue>0</ns0:ParameterValue>
 <ns0:ParameterType>NUMBER</ns0:ParameterType>
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<ns0:DataItem>
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 <ns0:ParameterValue>0</ns0:ParameterValue>
 <ns0:ParameterType>NUMBER</ns0:ParameterType>
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 <ns0:ParameterType>NUMBER</ns0:ParameterType>
</ns0:DataItem>
<ns0:DataItem>
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 <ns0:ParameterType>NUMBER</ns0:ParameterType>
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 <ns0:ParameterType>NUMBER</ns0:ParameterType>
</ns0:DataItem>
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 <ns0:ParameterName>MPSA SEND ACCEPTORS 6M</ns0:ParameterName>
```



e>

```
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     <ns0:ParameterType>NUMBER</ns0:ParameterType>
    </ns0:DataItem>
    <ns0:DataItem>
     <ns0:ParameterName>MPSA_TRAN_FROM_BANK_AMOUNT_6M</ns0:Parameter
Name>
     <ns0:ParameterValue>0</ns0:ParameterValue>
     <ns0:ParameterType>NUMBER</ns0:ParameterType>
    </ns0:DataItem>
    <ns0:DataItem>
     <ns0:ParameterName>MPSA_TRAN_FROM_BANK_AMOUNT_3M/ns0:Parameter
Name>
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     <ns0:ParameterType>NUMBER</ns0:ParameterType>
    </ns0:DataItem>
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Name>
     <ns0:ParameterValue>0</ns0:ParameterValue>
     <ns0:ParameterType>NUMBER</ns0:ParameterType>
    </ns0:DataItem>
    <ns0:DataItem>
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Name>
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