



ScoreEase

**FINANCIAL DECISIONS AREN'T STATIC, YOUR
CREDIT SCORE SHOULDN'T BE EITHER!**

Agenda

- INTRODUCTIONS
- CREDIT SCORING
- APP DESIGN
- APP DEMO
- FEATURES & RECOMMENDATIONS



Meet the Team

DATA SCIENTISTS

KATE CRAWFORD

MARK HARRIS

SOFTWARE ENGINEERS

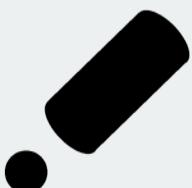
MARTIN FITZPATRICK

RYAN EHRLICH

ALAYSIA VEAL

UX DESIGNER

KIMBERLY MANNETTE



Embark on a seamless credit journey with our innovative web application. ScoreEase introduces a user-friendly interface that seamlessly combines the power of real-time data analysis with the entirety of your financial history. Say farewell to complex credit assessments and embrace a new era of simplicity and accuracy, as ScoreEase effortlessly allows borrowers to view credit and loans by tapping into their complete financial narrative, all at your fingertips.

reshaping the landscape of credit assessment by leveraging the power of

- 1 comprehensive data analysis
- 2 real-time updates
- 3 a forward- looking perspective



Intro to Credit Scoring

The model calculates a score that predicts the probability of a borrower repaying a loan or credit card on time.

Borrower Profile

Credit Utilization

Credit Card Balance / Credit Limit
(percentage)

Late Payments

30-59 days
60 - 89 days
90 or more days

Age Range

18 - 25
26 - 35
36 - 45
46 - 65
66 and older

Monthly Income

\$5,000 - \$9,999
\$10,000 - \$50,000
...
\$300,000 and above

Debt to Income Ratio

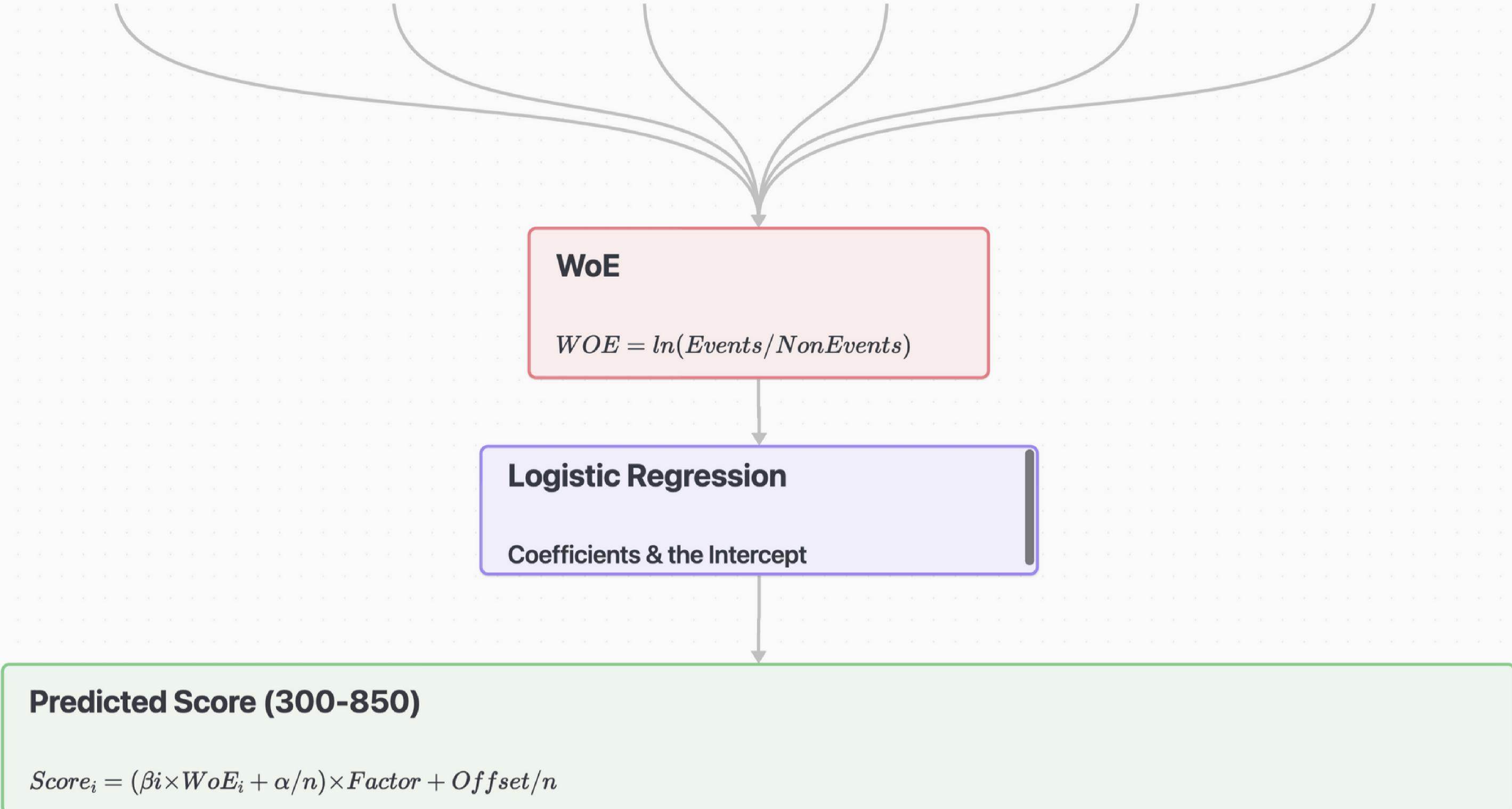
Total Debt / Monthly Income
(percentage)

Household Size

0 - 1
2 and up

WoE

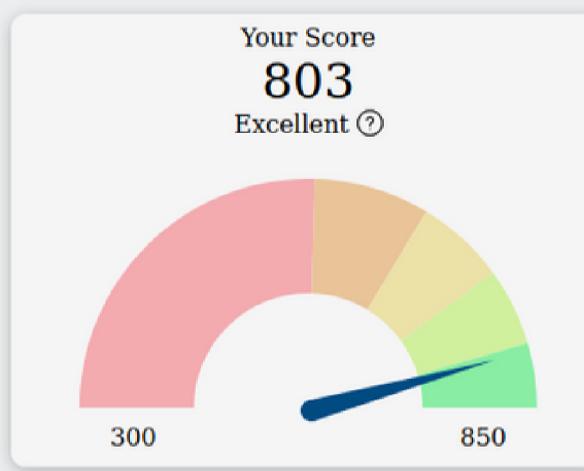
$$WOE = \ln(Events/NonEvents)$$



App Design & Architecture

Intuitive + Straightforward = Minimal Cognitive Load

Real-Time Score Updates



Age
50

of Dependents
5

Interactive drop downs

Monthly Income

Monthly Debt

Total Accounts

Creditors want to know you can responsibly manage a mix of credit types.

Your score considers the type of credit being used and reported such as installment loans and revolving accounts. Your total number of accounts may include both opened and closed accounts.

Revolving Utilization

Full Stack Technologies

User Authentication (Firebase)

Full Stack (MERN) - MongoDB, Express, React, Node.js

Full Crud Functionality (Create, Read, Update, Delete)

Dynamic Rendering based on User Input

ScoreCard Integration (Models created by DS Team, integrated by SE team)

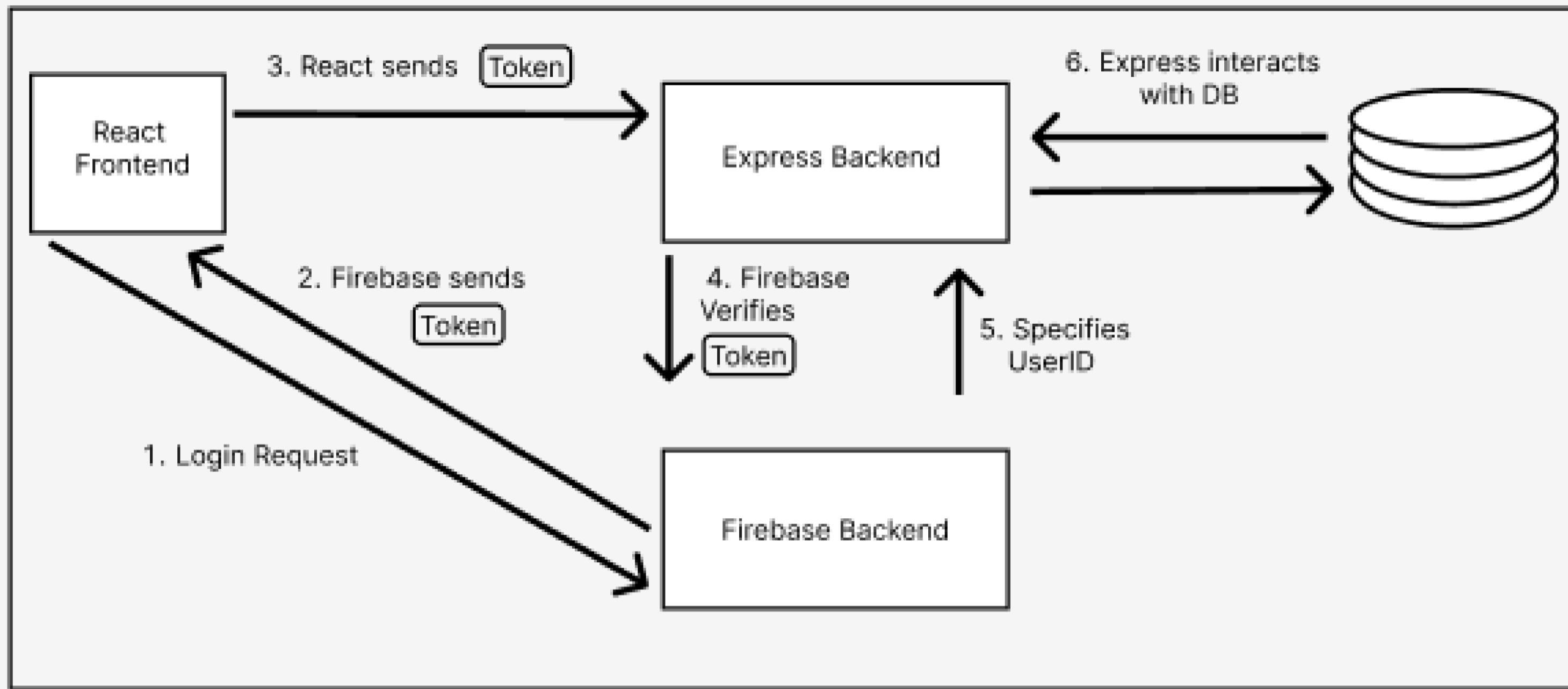
Other technologies:

Front-End: recharts, sass, framer-motion

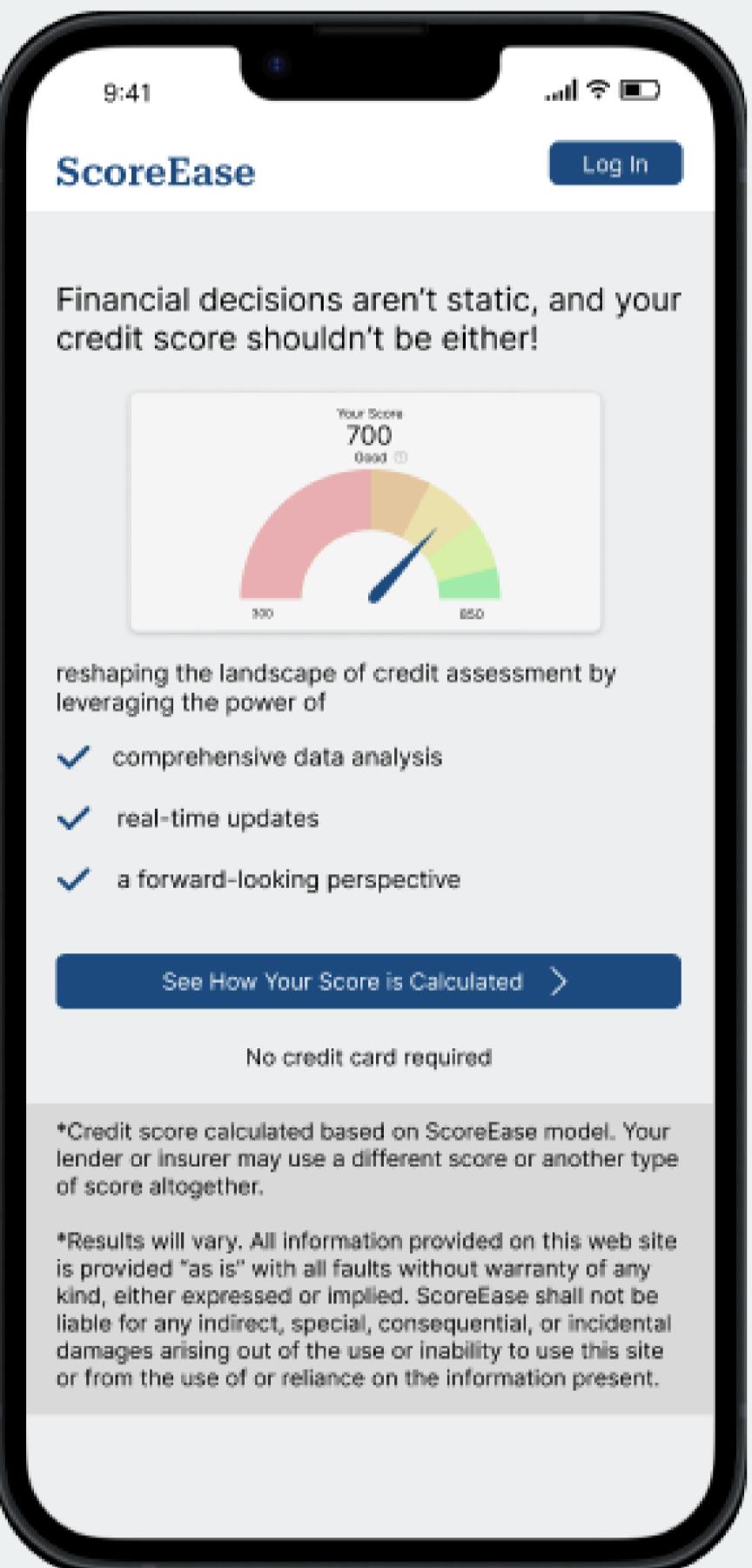
Back-End: cors, firebase-admin, morgan

User Authentication

Micro Services Architecture with Firebase



App Demo



*Credit score calculated based on ScoreEase model. Your lender or insurer may use a different score or another type of score altogether.

*Results will vary. All information provided on this web site is provided "as is" with all faults without warranty of any kind, either expressed or implied. ScoreEase shall not be liable for any indirect, special, consequential, or incidental damages arising out of the use or inability to use this site or from the use of or reliance on the information present.

Features and Recommendations

01



Retrieving a live consumer report for training.

02



Explore other risk analysis and scoring methods used throughout the industry.

03



Servicing the model to the main application.

04



Learn more about our user profiles.

05



Providing insights on best way for users to improve their scores.



Future Features

01



More Efficient API
Calls

02



Implementation of
UX-Designed
Modals

03



Enhancement of
the Data Model

04



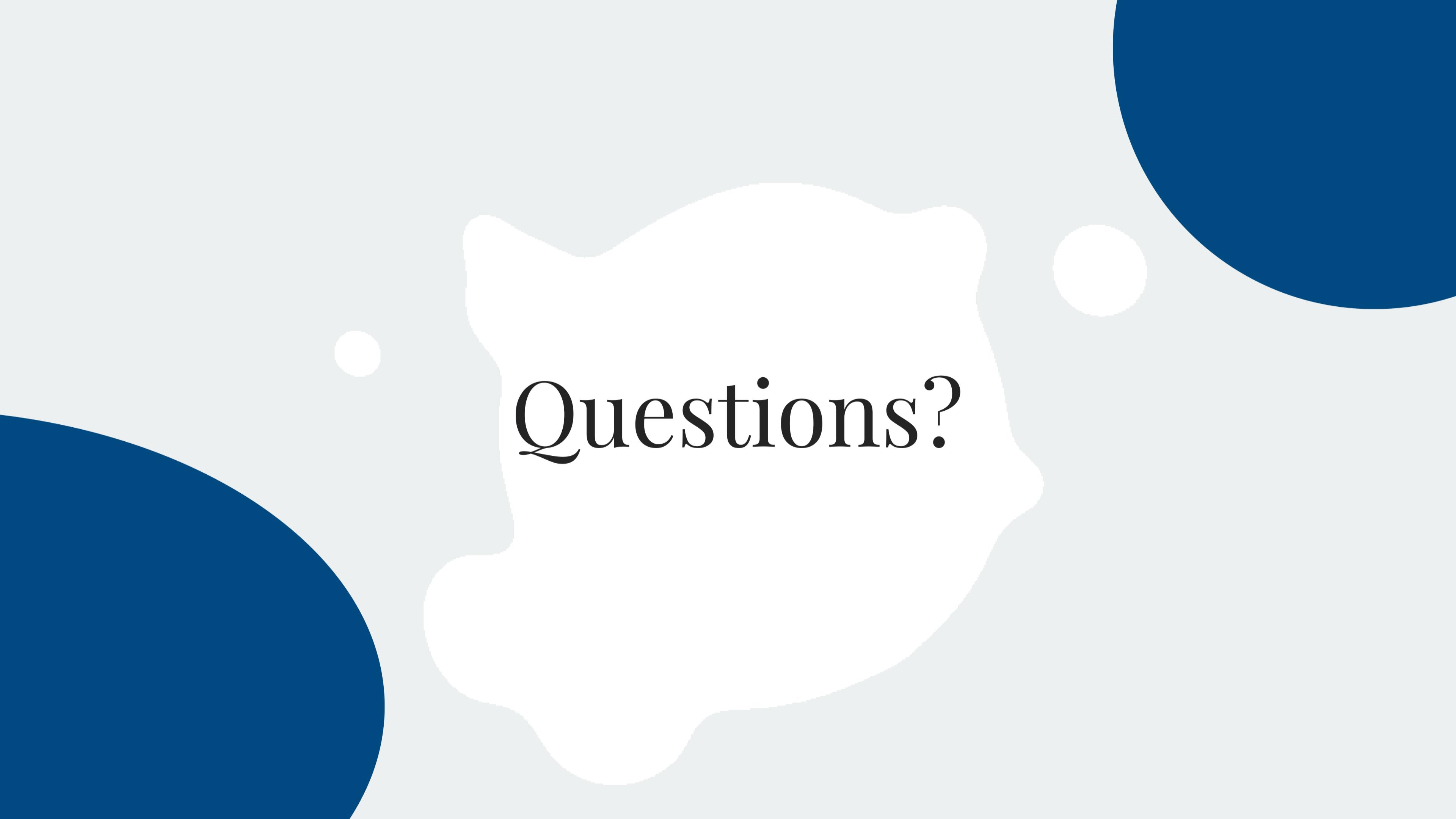
Adding sponsored
partnerships
based on credit
score

05



Integration into
other business
products





Questions?



Thank You!