

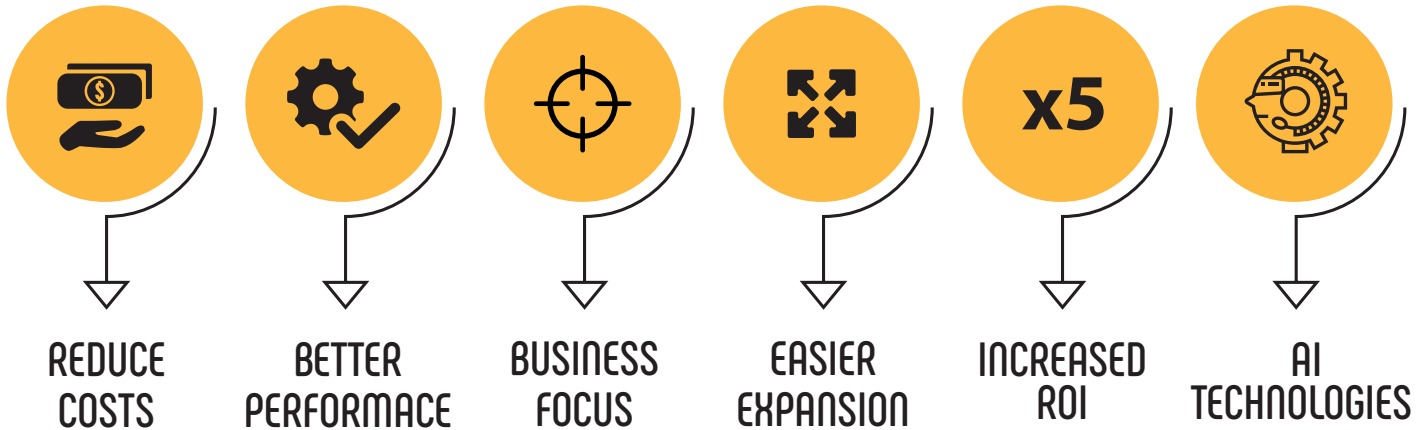


a4Lending

Independent Credit Scoring as a service that helps
automate lending decisions



A4E
Analytics for Everyone



WHAT IS A4LENDING

a4Lending is scoring-as-a-service that helps consumer finance businesses to automatically evaluate the credit worthiness of their potential clients. The solution is tailor-made for non-banking financial institutions, telecommunication operators, and leasing companies that helps to reach optimal credit quality and acceptance rates by utilizing predictive analytics. The solution enable ability to speed up the lending decision process as well as its automation.



CREDIT SCORING-AS-A-SERVICE

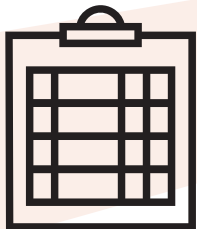
A4E provides an instantaneous scoring of individuals when they apply for a credit. **a4Lending** is a fully or partially automated decision-making service, depending on your preferences, which is done by incorporating your risk strategy.

MACHINE-LEARNING SCORING PROCESS

Keeps your scoring always up to date

A4E maintains the scoring service to be always up-to-date. By analyzing the changes in market performance caused by the environment and the changes in customers' segments, we determine the suitable period between the automated scorecard updates, if required, as frequent as every 2 weeks.





MULTIPLE SCORES / SCORECARDS

Boosts your lending business agility and flexibility

We support multiple scorecards as easy as one. All of these are based on our machine-learning mechanism and support different characteristics sets and business rules. You could benefit from that in various ways. Ask us how!

NO INITIAL DATA REQUIRED

Helps you even if you don't have data

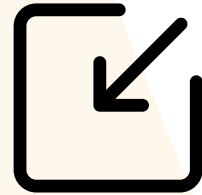
a4Lending scoring service could be delivered even without initial data. In cases like that, our specialists will help you to define the initial scorecard based purely on business logic. As soon as your clients' performance becomes available, our machine-learning features will start the the scorecard tuning. With every execution the scorecard will become more and more accurate.



MINIMAL UPFRONT COSTS

Needs only integration with your own processing system

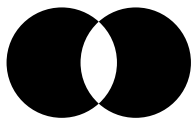
a4Lending needs to integrate with your own processing system, which requires minimal upfront costs. If there are particular expectations regarding the scoring rule, we have to learn about your market understanding and implement it in our modeling process.



REAL TIME SCORING

Response under 5 seconds

The response of our system is less than 5 sec. Such a fast response is essential, especially for automated decision-making. With our credit scoring-as-a-service, your lending business can deliver credit products to the customers on the spot. This will, in turn, increase their satisfaction and lending organizations will have additional advantage in today's competitive environment.



INTEGRATED BUSINESS RULES

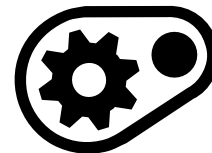
Incorporate your market understanding and expectations

a4Lending easily blends existing business knowledge and established rules with the data-driven scoring model. In addition, it makes the score and the related dominant reasons more sensible, readable and logical.

NO NEED OF DEDICATED ANALYTICAL TEAM

Focus just on the lending processes

a4Lending provides a service, which can be fully automated or may assist credit inspectors making their daily work easier without hard to learn features, thus making them more efficient while making decisions.



FEATURES FIT FOR USE

Fit to your risk strategy and profitability goals

Our credit scoring as a service can be adjusted to particular business needs and their risk strategy. Whether you want to be more aggressive or more conservative about the market or to a particular segment, our service can easily be personalized for your needs.

ABOUT

A4E is helping business better utilize their existing data by automating their processes in areas of decision making, demand forecasting, risk management, product portfolio mix, market basket and geo targeting. A4E is building analytical platform targeted to provide AI-as-a-Service for focused business solutions for SME globally.

TRUSTED BY



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a4everyone.com/lending

A4E LTD

Incubator building, 2nd floor
Sofia Tech Park
bul. Tsarigradsko shose 111B
Sofia 1784 | Bulgaria

+359 (88) 9241 243
+359 (2) 4411 243

office@a4everyone.com
a4everyone.com



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**It is a capital mistake
to theorize before one has data.**

Arthur Conan Doyle

