Credit Scoring as a Service

Problem Statement

- Manual Credit Assessment (slow and inconsistent)
- Increasing Volume of Applications (requires more underwriters increasing cost)
- Competitive Landscape (slow responses may mean losing customers)

→ Automated Decisioning with Statistically Based Scoring Models
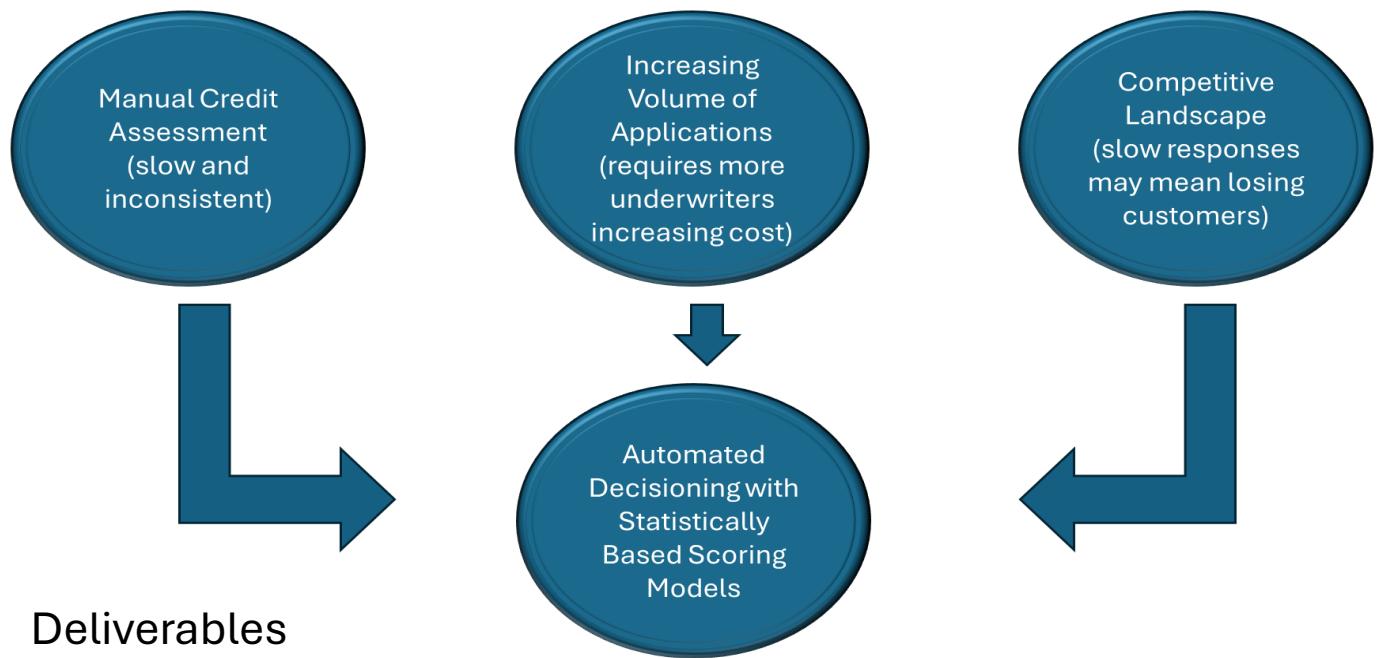
Deliverables

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	Data Collection Plan – Traditional & Alternative Data
	No Data Expert Model
	Monitoring Framework and associated quarterly reports with interpretation
	Model Fine-Tune (statistically derived characteristic weights)
	Fully Bespoke Model built with ML Techniques and 30+ years credit risk modelling
	Model and Monitoring Training
	Full Transparency and Knowledge Transfer

Our Experts

Extensive analytical & predictive modelling experience across all retail lending products & lifecycle stages (including collections).

He led significant modelling projects from the UK, through the Middle East to Australia, with a focus on markets within the ASEAN region.

Much of Matthew's experience has been gained within credit risk consulting firms (such as Experian and FICO) and with large banking and finance groups, the payment networks, credit bureaux and smaller fintechs.

Developing models both operational and regulatory environments. Modelling experience covers application and behavioural scorecards, building utilising linear or logistic regression (and other ML techniques) and Basel II & IFRS9 PD, EAD and LGD models,
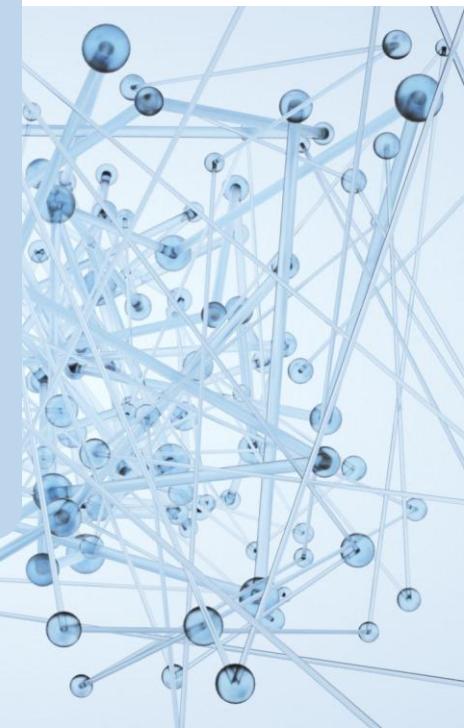
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