

Data-Driven Strategies for Sustainable Outcomes

Preventing Recurring Delinquency in Retail NPL Resolution



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About



*Mongolian Born, Singapore Headquartered Fintech
Since 2015*

Invested by:

Marubeni

SBI Holdings

 **IFC** | International
Finance Corporation
WORLD BANK GROUP


AEON Financial Service

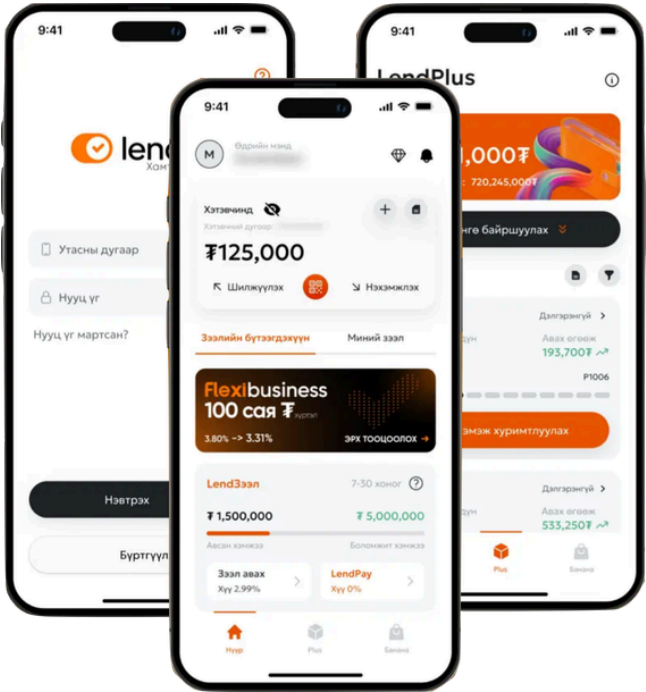
 Premium

techstars

Fintech Pioneer in Mongolia

1st AI powered credit scoring system
1st fully **digital** non-collateral loan product
1st publicly **listed** Fintech on the MSE

Leverage **AI/ML** to spread **FINANCIAL INCLUSIVITY** in Consumer & MSME



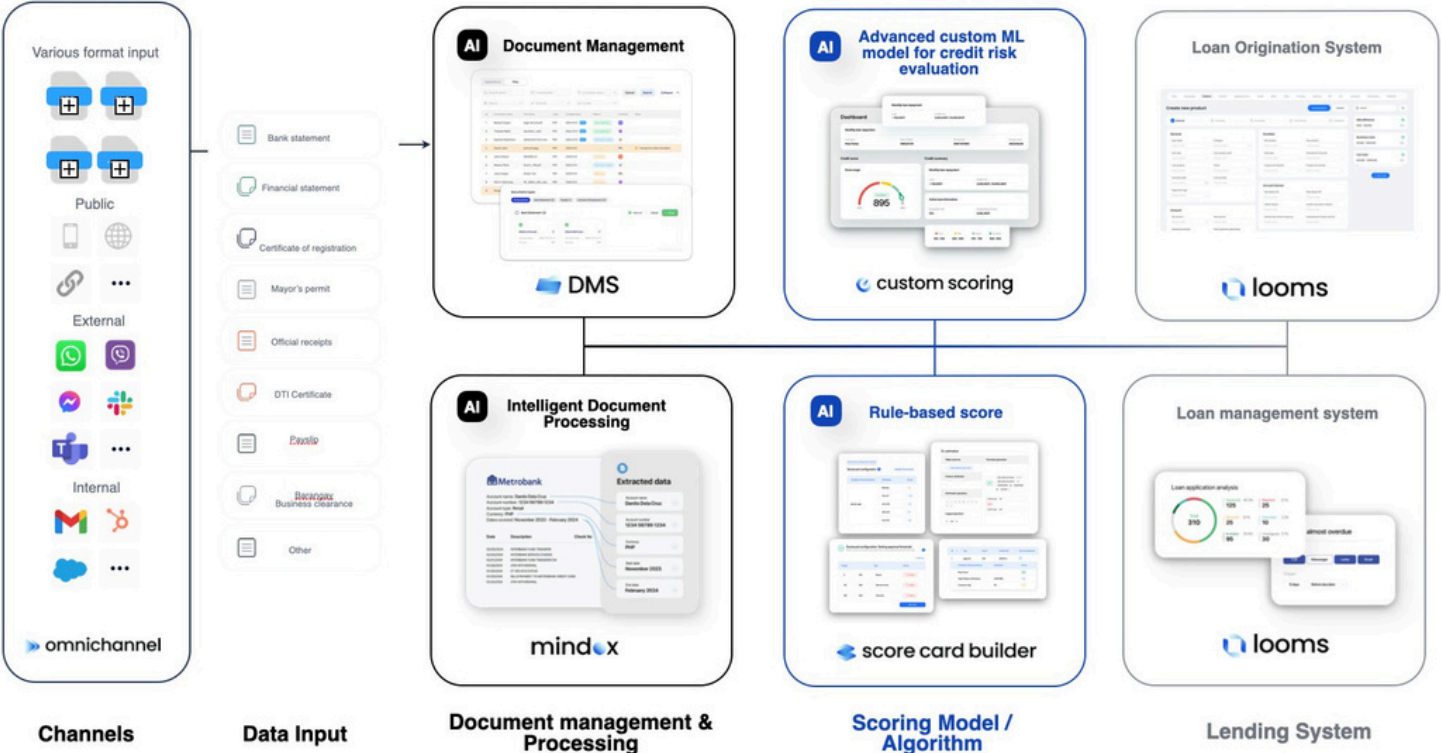
other B2C Fintech Businesses

- e-commerce
- tokenization platform powered by **Blockchain**

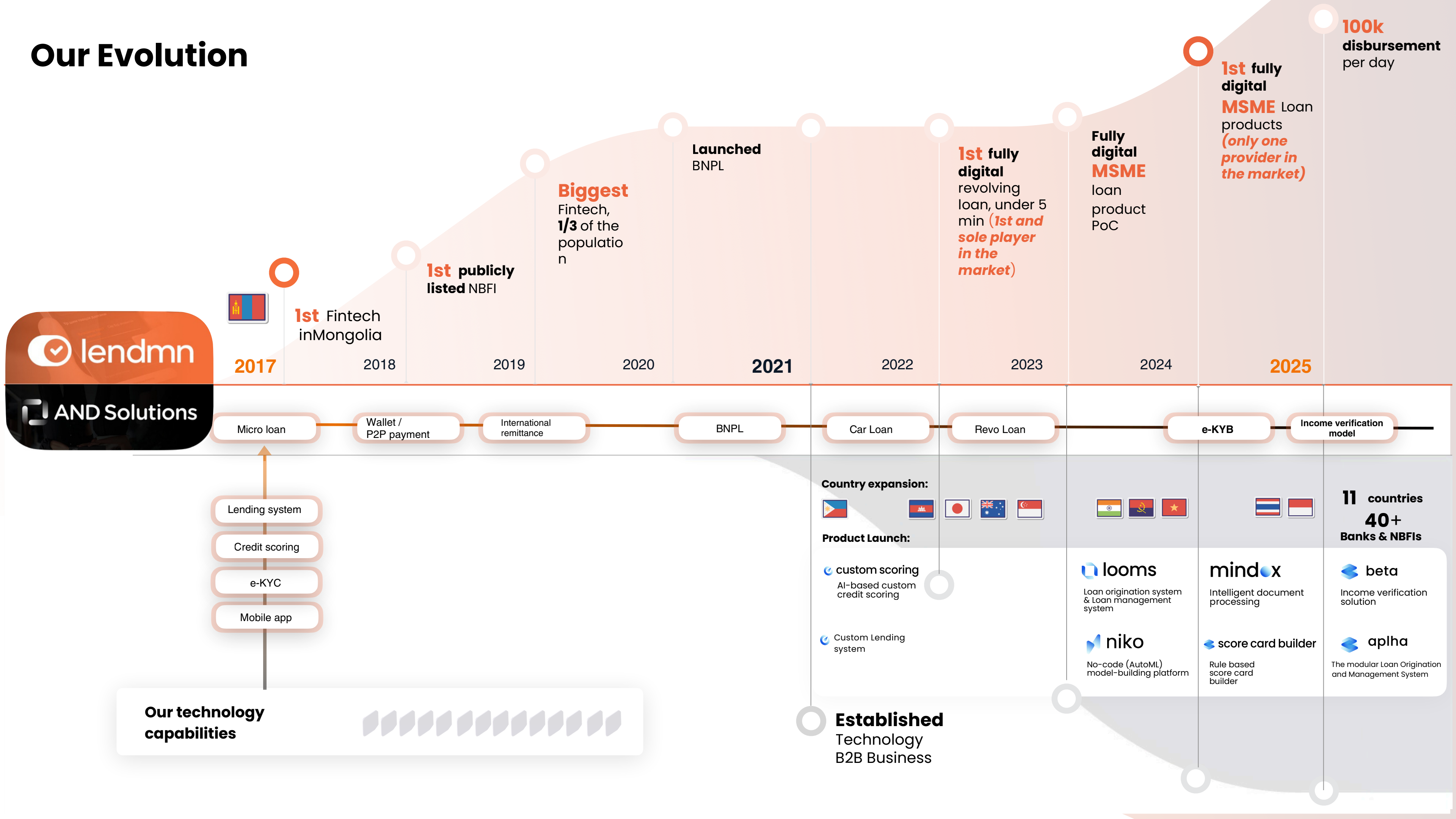
One of the **Largest FaaS** (Fintech-as-a-Service) Provider in the **SEA**

TECHNOLOGY Capabilities (AI/ML, blockchain..etc)
PRODUCTIZATION & DEVELOPMENT capabilities
GO-TO-MARKET capabilities

Leverage **AI/ML** to **DX-ize** financial processes for businesses



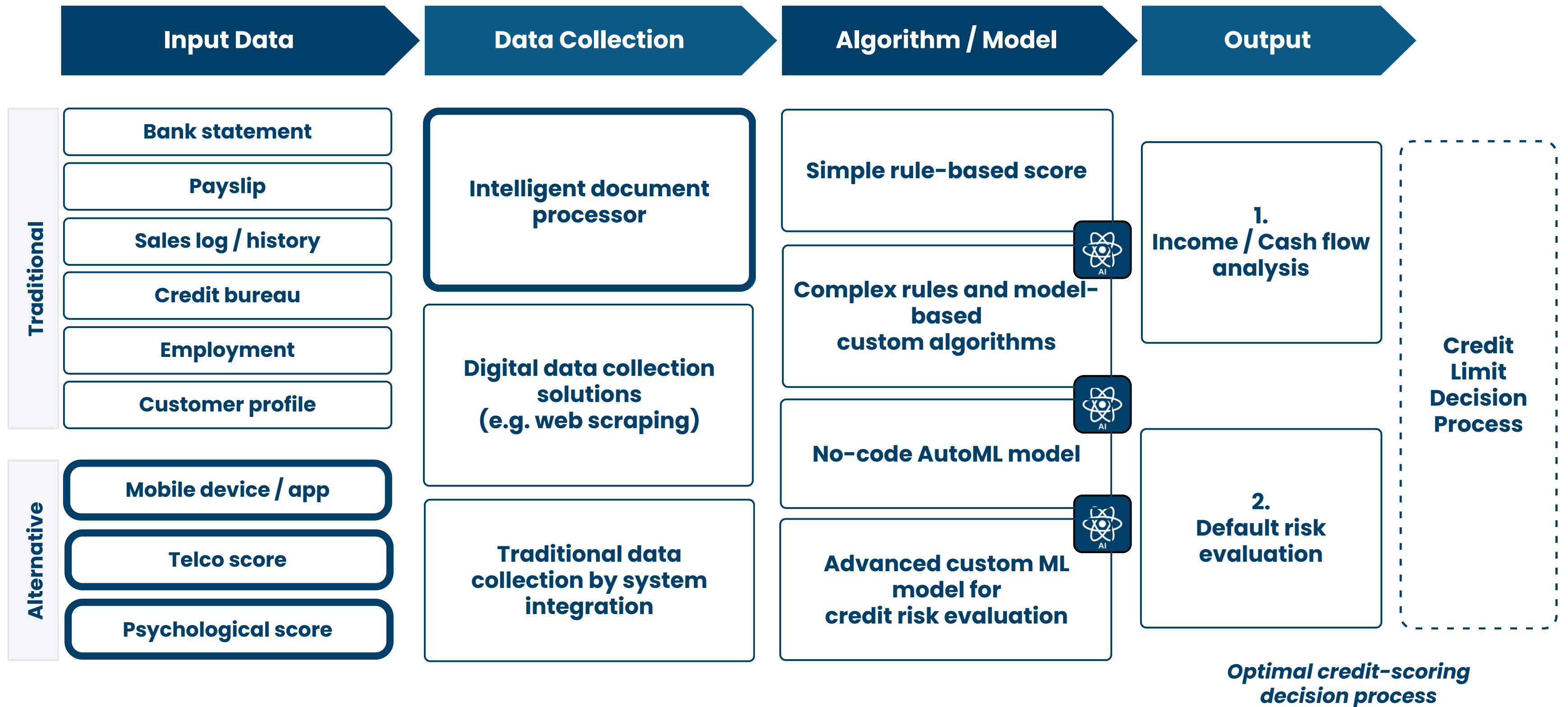
Our Evolution



Data-Driven Strategies for Sustainable Outcomes

Preventing Recurring Delinquency in Retail NPL Resolution

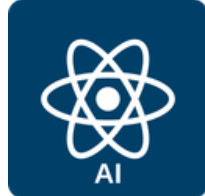
AI-powered custom credit scoring solution overview



Offering credit limits aligned with the credit risk



Before ML model



After implementing the ML model





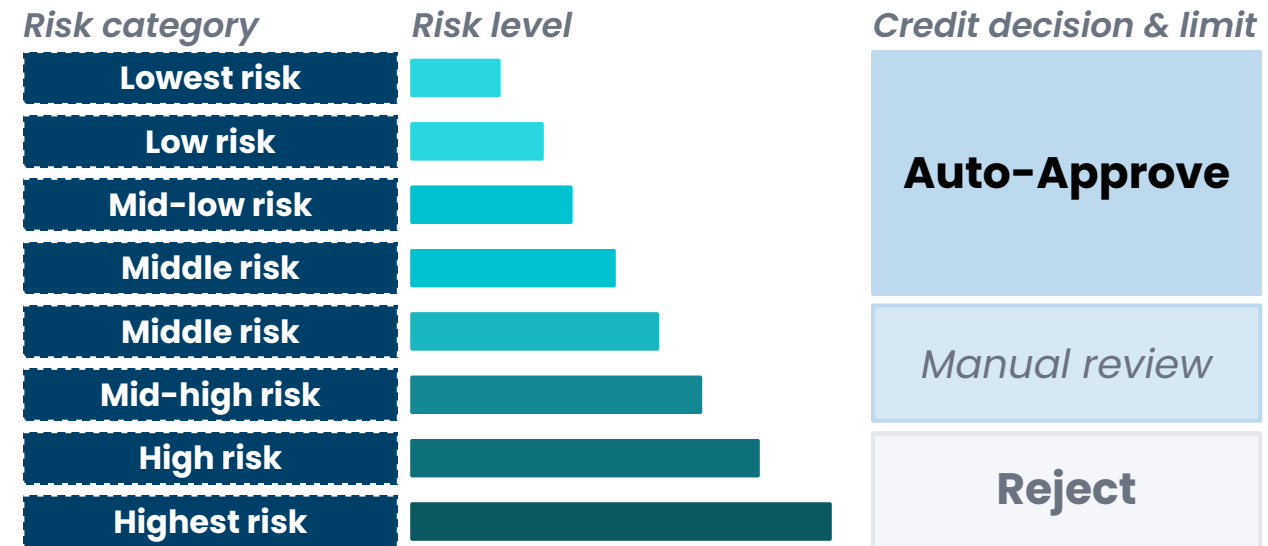
Minimizing the TAT

Auto-Approve

Review

Auto-Reject

ML based credit risk model

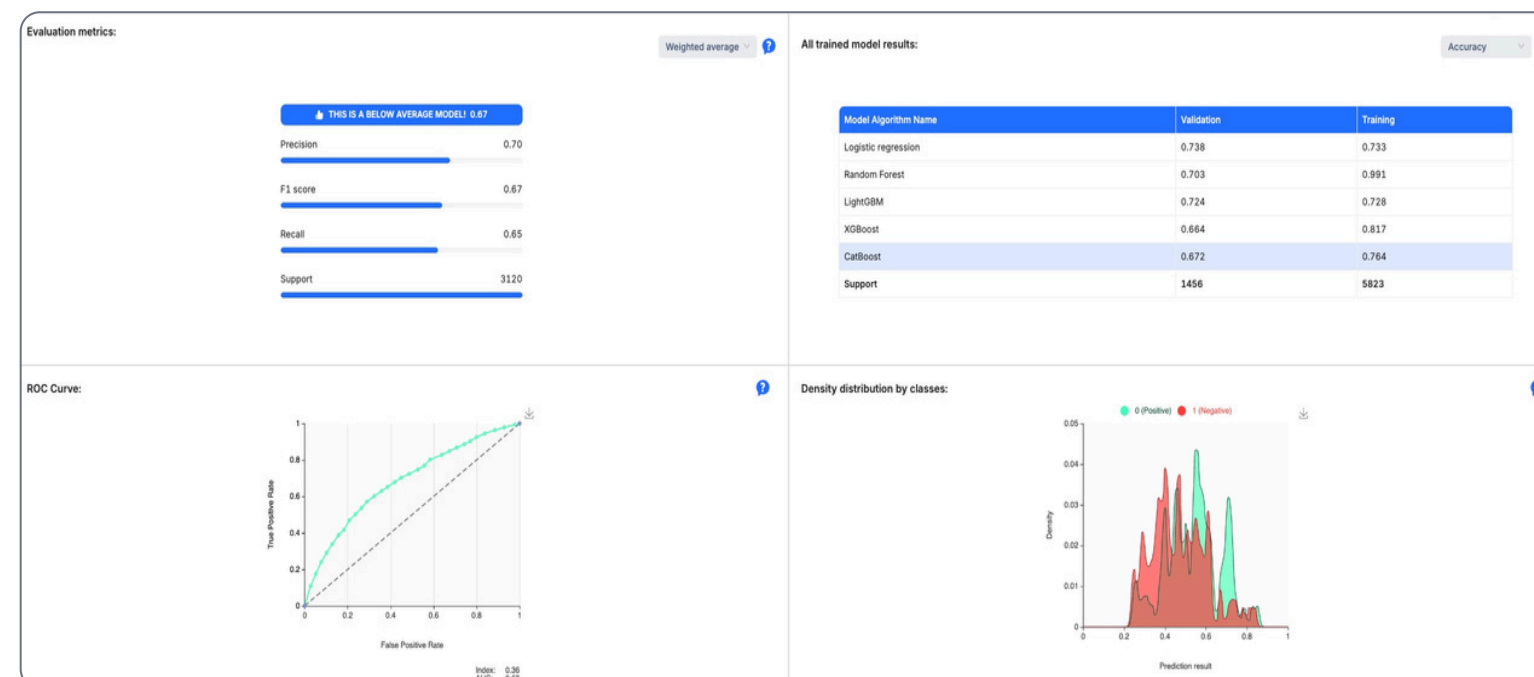


Detect the highest risk and the lowest risk segment with better accuracy

Shorten the lead-time for KYC and document validation tasks.



Customer profile based income estimation








Lower the manual document submission rate.

Key results on existing customers



Our solutions - Before vs. after across markets



Before our solution	Model	Highlights	The key results
Simple rule-based model	ML model	Bank transaction features	 <p>Mongolia</p> <p>Loan portfolio balance is up by 31.7% with the same level of risk</p>
Existing ML model		Alternative data: device and app data	 <p>Philippines</p> <p>NPL rate down by 15% while maintaining a reasonable approval rate</p>
Scorecard		Combine with rule-based model	 <p>Thailand</p> <p>Approval rate 2x while maintaining the same overdue risk and reducing manual work</p>
Rule-based model with manual review		Income prediction model on customer data	 <p>Vietnam</p> <p>Auto-approval rate is expected to rise from 30% to 50% while maintaining the same overdue risk</p>
Traditional manual underwriting		No-code Auto ML model	 <p>Japan</p> <p>Cut manual task load by 66.7%</p>

Thank You!

