

# CredoLab

Better Credit Decisions

**CredoLab** is the pay-per-use smartphone-based fintech solution provider that helps financial institutions make faster, better, more informed and profitable business decisions.

- **6M** application downloads (ARR as of Oct 2018)
- **40 clients** including banks, consumer finance companies, and consumer lenders
- Serving clients in **12 countries** across multiple regions: SEA, China, India, Latin America, and Africa
- **120K** engineered features

CredoLab uses its proprietary mobile-based application **CredoApp** to extract and analyse close to 50,000 data points; turning these completely anonymised digital footprints into highly predictive digital credit scorecards.

The use of non-traditional data and predictive data analytics enables consumers to access financial services. For lenders, the use of non-traditional data for credit scoring enables them to expand their pool of borrowers while keeping risks in check.

## How CredoApp Works

**CredoApp**'s options for integrations are flexible. It can be used as a standalone solution or an SDK that can be seamlessly integrated into the lender's mobile app.



Private



Accurate



Quick



## Why CredoLab?



Reduce  
cost of  
risk



Take faster,  
informed  
decisions



Reach new,  
untapped  
customers



Eliminate errors  
with the power  
of AI

## Our Journey

### 2016

- \$250K seed round from Forum
- Official launch on Jan 2016

### 2017

- \$800K raised from Fintonia Group, Reliance
- Presence in 6 countries with revenue generating clients
- 2.4M application downloads ARR
- 10K features developed

### 2018

- Named one of the Top 20 Start-Ups by Singapore Business Review
- Raised 1M from Walden International
- Partnered with Visa, Experian, and GoBear and entered the lead sourcing business
- Presence in 12 countries with revenue generating clients
- Expansion to China, India, Latin America and Africa
- 120K features developed