

More Borrower Insights than a Credit Score

Gain a competitive advantage in the credit and lending market by tapping into Crediture's next-generation credit scoring and reporting platform. Crediture is powering 4th Generation credit with advancements in Machine Learning and Blockchain technologies to gain unique insights into borrower behavior to broaden the pool of qualified borrowers while dramatically reduce the risk of defaults. Credit scores rate a borrower's past, Crediture provides the whole picture.



Evaluating Borrower Payback Capability

Crediture evaluates a borrower's capability to payback a new debt by fundamentally understanding what the borrower can afford. Our proprietary affordability algorithm can assess how much a borrower can safely add to their monthly cost of living to reduce the chances of default.



Inferring Borrower Payback Intent

Crediture infers a borrower's intent to payback a new debt by examining how the borrower earns, saves, and spends their money. We identify recurring expenses, spending habits, and personal investment/consumption spending signals. Our platform can assess how consistent a borrower is and infer their financial responsibility.



Verifying Borrower Identity

Crediture verifies a borrower's complete identity from government issued document verification, to mobile and email confirmation, to social media engagement.

Ginger grant

✉ ggrant@mediamail.org

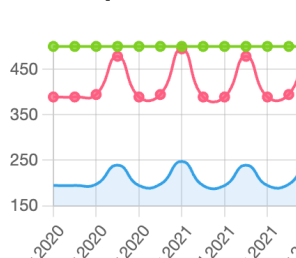
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More borrowers, less risk of default

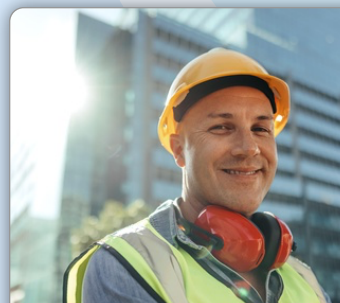
Crediture opens the doors to qualified borrowers that do not have a FICO score or any existing credit data. Our technology can identify borrowers that prove financial responsibility. Just set your organization's own risk threshold and underwriting approval rules.

Affordability - 34.65/month



Finding new value in your customers

Crediture can analyze your financial transaction data to identify customers that are high-performing and could be up-sold new products. Offering additional credit products can maximize your customer value while making them feel valued as a customer.



Integrating with many options

There are multiple ways to integrate your business into the Crediture platform. It just depends upon how much control over the user experience you want and how much financial data you hold.

Crediture offers a co-branded Web and mobile app user experience for your customers to link their 'user-permissioned' data sources. Crediture also exposes a rich ReST API layer to integrate into your own back-office systems with SOC2 compliance.