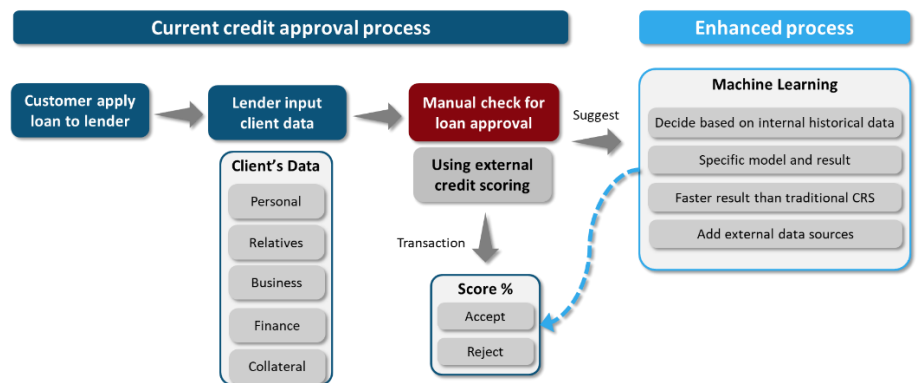## OVERVIEW

KewScore is a complete credit risk scoring engine that enhance credit approval process to reduce operational and business risk. It allows organisation to assess customer's creditworthiness in near real-time manner and identify the customer's ability to repay with advanced Machine Learning based credit scoring engine. KewScore consists of AI-powered data acquisition and Machine Learning models to enhance credit scoring efficiencies which is differed from the existing manual system. The below illustration shows the Machine Learning components that enhance credit approval process by comparing with the current traditional credit approval process:

KEY FEATURES & BENEFITS

Mitigating Operational Risk through Machine Learning Based Scoring Engine

KewScore is a Machine Learning scoring engine that able to train and tune the predictive models and it also acts as an adaptive scoring system that adapt to data changes to improve scoring accuracy. The scoring engine produces faster output than traditional credit scoring which allows users to assess to the customer information in near real-time manner to eliminate the additional time and effort of manual checking while reducing the operational risk throughout the process. The illustration below provides a clearer picture about the entire framework:

Key Features

- AI-powered data acquisition
- Automated end-to-end credit risk scoring process
- Leverage online unstructured data to obtain digital footprint scores
- Machine Learning Based Scoring Engine
- Accurate Customer's Risk Rating Segmentation
- Enterprise Readiness on Cloud or on Premise

Key Benefits

- Mitigating operational risk through ML-based scoring engine
- Reduce non-performing loans and increase ROI with alternative data
- Make better credit approval decision with accurate customer's risk rating segmentation
- Enables "discriminated pricing strategy" to increase loan business
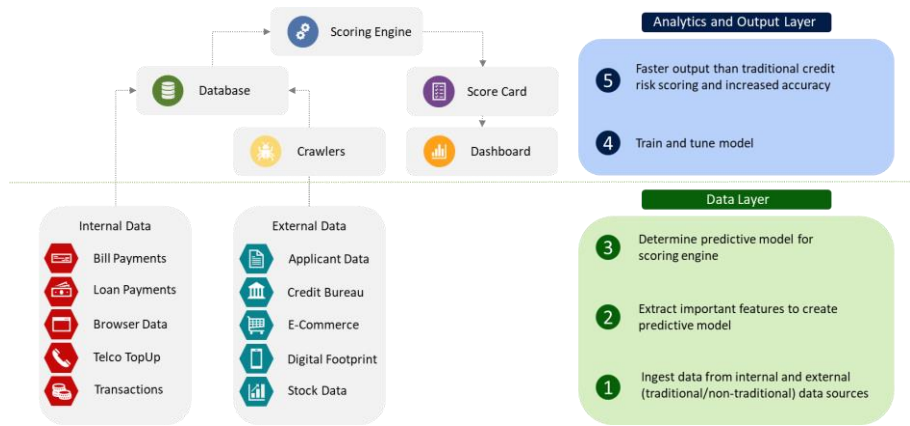
Reduce Non-performing Loans with Alternative Data and Digital Footprint Score

KewScore applies a comprehensive ML based and data-driven credit risk scoring which provides end-to-end credit risk scoring process. It aggregates data from all potential data sources across lines of business, analyse the customer journey based on different touch points, and build decision framework with predictive analytics to minimise non-performing loans. Besides, it turns online relevant unstructured data that available publicly to digital footprints and implement RFM (Recency, Frequency and Monetary) Analysis to obtain digital footprint score that effectively enhance credit risk scoring results and discover new insights.

Accurate Customer's Risk Rating Segmentation to Make Better Credit Approval Decision and Potentially Increase Loan Business

It is able to rate customer's risk by effectively segmenting the customers into three different risk level, which are low risk, medium risk, and high risk. KewScore can approve the low risk customers and reject the high-risk customers immediately. It also enables "**discriminated pricing strategy**" for medium risk customers with different loan tenure, loan amount and interest rates. Hence, the financial institutions can enjoy more business that previously deemed too risky to acquire while preserve manageable credit risk. More details customer's risk rating segmentation is shown as below:

Related Products

- KewMann Artificial Intelligence (KAI)
- KewCollection

KEWMANN
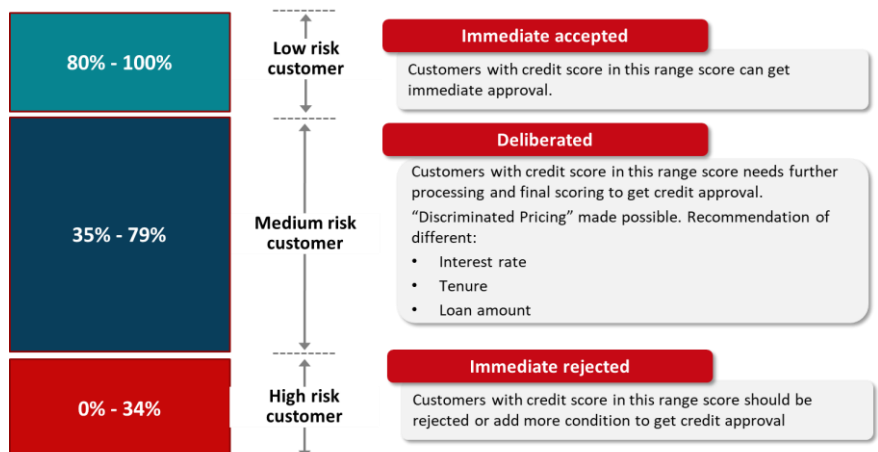
Enterprise Readiness on Cloud or on Premise in Near Real-time manner

KewScore is ready for enterprise use, both on premise or on the cloud. It has ready APIs to connect near real time with core banking or loan origination system to obtain applicant data, perform machine learning process and return the credit risk score and the reasons for the score. It can also be implemented in batch, where the resultant scores and reasons are stored in a database table

Learn More

Get yourself a free consultation specifically for your organisation with KewMann experts at https://www.kewmann.com/company/contacts.

About KewMann

KewMann is the only data and behavioural science company in Asia that acquires, analyses and applies data to predict and influence human behaviours. In an increasingly digitalised world, KewMann believes that organisations must fully leverage all structured and unstructured data to gain deeper insights about the customers and employees in order to deliver products or services that could effectively and efficiently achieve organisational goals and gain the ability to influence the desired outcome.

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