

Credolab

Better Credit Decisions

Credolab develops **bank-grade digital scorecards** for banks, consumer finance companies, auto lenders, mobile lenders, insurance companies, and retailers from the best alternative data source - smartphone device metadata.



Built on over **1 Trillion data points** across **50+ lending partners**, our AI-based algorithm crunches nearly **1 Million features** from opt-in smartphone metadata to find the most predictive behavioural patterns before converting them into credit scores. Established in **Singapore in 2016**, Credolab has powered over **USD 1 Billion in loans** issued across **15 countries**.



REACHING NEW
CUSTOMER
SEGMENTS



HIGHER
APPROVAL
RATES



LOWER
COST OF
RISKS



BETTER
ANTI-FRAUD
CHECKS



FASTER
TIME-TO-
YES

ANALYZE CREDITWORTHINESS IN 5 SECONDS

