



Frankfurt School

FS ScorePro_360

Your customized credit scoring solution made by Frankfurt School

FS ScorePro_360 in a nutshell

- Automated credit scoring algorithm for financial institutions
- Customized and built on your data
- Accurate prediction of loan defaults based on historical data
- Speeds up "time to cash"
- Unlocks business potential and reduces risk exposure

About Frankfurt School

- Full-fledged private university based in Frankfurt am Main / Germany
- Leading business school in Europe
- Bachelor, Master and PhD programmes
- Executive and online education
- International Advisory Services - consultancy, development and education
- World-wide coverage with several regional offices



FAST

Loan decisions

ACCURATE

Prediction of credit outcome

EFFICIENT

Through time and cost savings

Features

- Uses machine learning (ML) to predict credit risk
- Integrates financial and non-financial data from multiple sources
- Extracts relevant features from raw data
- Trains and evaluates multiple ML models
- Includes features for monitoring and maintaining model performance over time

Machine Learning

- Random Forest
- Gradient Boost
- Logistic Regression
- Support Vector Machines (SVM)
- Neural Networks

Impacts

- Increased accuracy, leading to better loan underwriting decisions and reduced risk of loan defaults
- Improved efficiency by saving time and resources compared to manual processes
- Enhanced customer experience, as loan decisions are made more quickly and efficiently
- Reduced operational costs from streamlined processes
- Deepen financial inclusion by enabling lenders to reach a wider range of borrowers and provide loans to those who may have been previously excluded

Users

- Commercial (SME) banks
- Microfinance institutions
- Insurance companies
- Leasing companies
- Pay-as-you-go providers
- Mobile operators
- Digital marketplaces and ecosystems

Contact us



Frankfurt School

FS Risk 360

risk-management@fs.de

FS ScorePro_360

Synopsis

FS ScorePro_360 uses machine learning to predict the credit risk of potential borrowers. The solution utilizes financial and non-financial data from numerous sources and trains multiple machine learning models. The best-performing one is then deployed in a production environment for real-time use. The methodology involves supervised machine learning techniques, where a target variable is defined based on historical loan repayment data. The solution is customized to your data and business needs and includes a capacity-building package.

Benefits

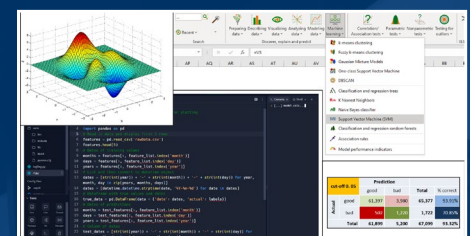
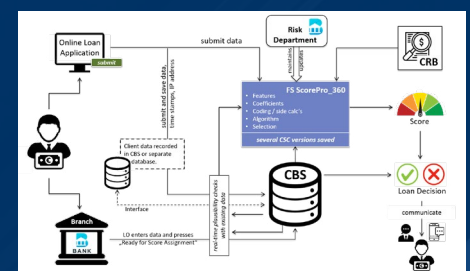
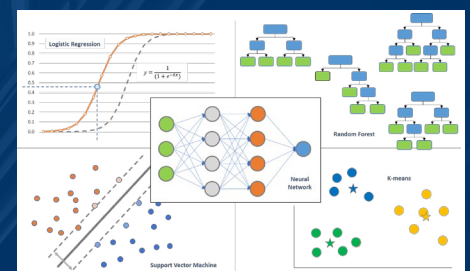
A predictive scoring algorithm will increase your capacity by automating the time-consuming and manual tasks of loan underwriting and portfolio management. By using machine learning to make real-time credit risk predictions, the model speeds up decision-making and reduces human error. By automating the monitoring of loan portfolios and repayments, the tool lowers the workload of loan underwriters and portfolio managers, freeing up time for more strategic tasks. This results in improved efficiency as well as an increase in overall lending capacity and customer satisfaction.

Implementation

Our service integrates the scoring model into your loan underwriting and portfolio management processes. This includes connecting the tool with data sources and loan management systems, configuring and testing it to meet your specific requirements, and deploying it in a production environment for use by loan underwriters and portfolio managers. We also provide guidance for ongoing monitoring and maintenance to ensure accurate predictions over time.

Capacity Building

FS ScorePro_360 comes with an extensive capacity building package, consisting of trainings that cover both the use of the model and its development and calibration. The goal is to internalize the full methodology at your institution, as credit risk is considered a core activity for banks that should never be outsourced. Our training approach demystifies the statistics involved and shows that scoring is a valuable tool for institutional learning, not a secret formula. The package is designed to empower institutions with the knowledge and skills to effectively use and maintain the model.



Reference Selection



БОНКИ
АРВАНД



I am truly impressed by the amount of work that has been accomplished. [...] Your initial insights and conclusions were instrumental in our significant portfolio growth, as we were able to trust the scoring model and make more informed loan decisions. Thank you for your contributions.

Shoira Sadykova – CEO "Bank Arvand" Tajikistan

FS ScorePro_360 contributes to:



Contact us
risk-management@fs.de

