The future of ethical lending

in the Open Banking era

- the story of Finexos

FIOLA AI model configuration

Inputs

Proposed loan term Proposed loan interest rate

Mode 1 (Probability of default) Total principal balance of proposed loan

Mode 2 (Affordability): Maximum acceptable probability of default

240+ predictive factors

FIOLA Machine Learning algorithm

Open banking transaction

Loan application details

Macro factors

Outputs

Mode 1 Estimated probability of default

Mode 2 Estimated maximum affordability



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Interaction design based on Open Banking infrastructure

