Algoan

The global Credit Decisioning API

Unleashing the power of Open Banking

Our challenge

Make the Credit sector
fairer and more responsible

- Offering a credit decisioning API,

- global and easy to integrate,

- helping financial institutions and fintechs

- make adequate credit decisions for consumer loans and BNPL origination.

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Our innovation

A credit decisioning API using Open Banking data and best-in-class machine learning technology

algoan Credit Decisioning API

💡 Credit Insights

Enriches banking data and provides indicators related to the financial situation:
- regular incomes
- non-discretionary spendings
- red flags

Credit Score

Assesses financial behaviour and long-term credit risk (i.e., 1 year and more risk horizon) with 3 months of banking data
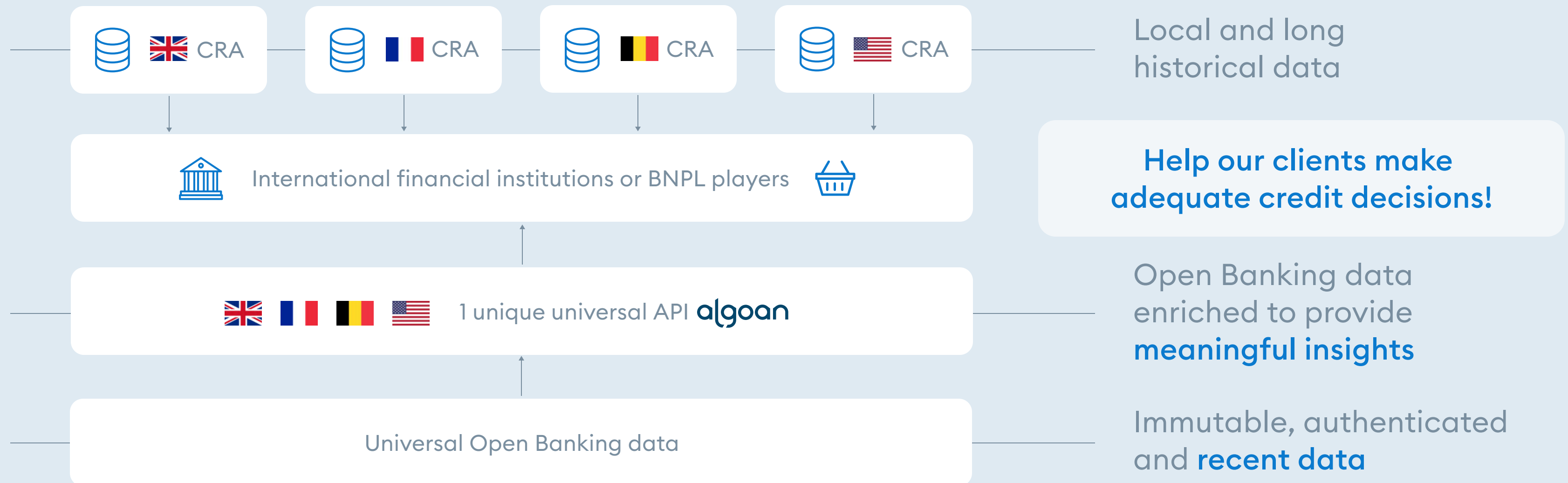
Rating scale = [0 - 1,000]

Payment Score

Assess financial behaviour and short-term credit risk (i.e., 3 months risk horizon) with 3 months of banking data

Rating scale = {1, 2, ..., 10}

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Our contribution to credit referencing

Open Banking data enriched by Algoan can enhance CRAs' offer globally

🇬🇧 CRA   🇫🇷 CRA   🇧🇪 CRA   🇺🇸 CRA   Local and long historical data

International financial institutions or BNPL players   **Help our clients make adequate credit decisions!**

🇬🇧 🇫🇷 🇧🇪 🇺🇸 1 unique universal API **algoan**   Open Banking data enriched to provide **meaningful insights**

Universal Open Banking data   Immutable, authenticated and **recent data**

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THANK YOU

CONTACT

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