



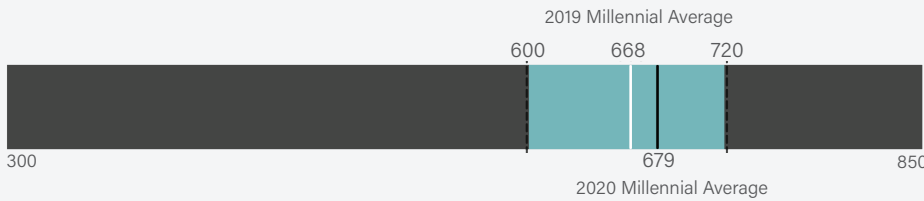
# Grow Your Millennial Lending With aSCORE.

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## Identify and approve more creditworthy Millennial Customers who will repay like "prime" borrowers while reducing loss rates

Average Millennial Traditional Credit Scores in 2019 and 2020

aSCORE excels at identifying prime performing borrowers with Traditional Credit Scores in this 600-720 range



### Generate More Accurate Risk Assessments

Many Millennial Customers who receive a Traditional Credit Score of 600 will actually repay their loan in the same way as a Millennial Customer who would receive a Traditional 'Prime' Score of 720+. aSCORE is optimized for inclusive lending and excels at recognizing these customers. It has generated over \$3.5B in loans for a top 5 US Bank.



### Better Prediction Analytics

Aliya's models use higher-frequency and more recent data attributes, which have proven to be more predictive as they focus on the borrower's recent willingness to pay. Among other factors, this allows aSCORE to generate more accurate risk assessments on the basis of less credit history, meaning younger people are less likely to be penalized.



### A More Contextual Approach

Aliya takes a more contextual approach to assessing the impact of past delinquencies. aSCORE is more concerned with whether the borrower has improved, rather than making a black-or-white measurement without room for nuance. This contextual approach and emphasis on recent behavior also has a beneficial impact in precisely assessing the risk associated with millennial customers.

## 1. Future-Proof Lending

Lend profitably to up to 2x more millennials by using aSCORE to identify young, low-risk borrowers.

## 2. aSCORE's Core Strength

aSCORE is designed and optimized to identify prime-performing borrowers in the 600-720 traditional score range, which captures most millennials.

## 3. The aSCORE Difference

aSCORE requires fewer months of credit history to precisely predict default probability, focusing on higher-frequency and more recent data attributes than alternative models.

Within a nationwide sample set of personal loans, aSCORE was able to approve nearly 2x the number of millennial consumers that would have been approved using Traditional Credit Scores, with the same level of risk.

