

DATA-POWERED SOLUTIONS



Scoring



HOW CAN TELEFÓNICA TECH HELP?

Optimizing the performance of your consumer credit business.

Scoring is a **B2B2C** solution that, based on mobility and behavioral data, offers you probabilistic indicators that incorporate orthogonal data to those usually available in the banking system and data bureaus.

These indicators provide great value at various stages of the customer lifecycle, such as **new customer risk**, **upsell/cross-sell** propensity and **debt recovery**.

WHO IS THIS SERVICE FOR?



Traditional banking

If you are looking to incorporate new sources of data in your evaluation process, both for the admission of new customers and for those who are already part of your portfolio.



Digital lenders

Lenders that grant credit to customers through third-party platforms, such as retail sites.



Insurers

Who need to evaluate customers during the insurance renewal process.

OUR VALUE PROPOSITION

Our service

Scoring improves the information for risk decision-making in the consumer credit analysis process. It provides you with an additional real-time data source to assess risk against future commitments and optimize credit offers for your customers. The standard credit score, combined with your own data knowledge, allows you to assess each customer more accurately.

The solution calculates **personal scores** with different models, such as the Telefónica Standard Score, based on a model trained with Telefónica data, or the Telefónica Customised Score, which combines Telefónica data with behaviors observed by your service, adapting the model to your needs.

What does it allow you to do?

You will have access to your end customers' scores through an API that offers you:

- › **High service availability**
- › **High capacity and low latency**

Benefits

Improve risk decisions

Access a new source of data to improve your credit decisions.

Better customer evaluation

Obtain reliable information to evaluate customers without previous references.

Better credit terms

Allows you to offer more attractive credit terms based on accurate assessments.

Increased privacy of personal data

Guarantees the privacy of all personal data, always based on the customer's consent.

Facilitates access to credit

Optimize access to credit for your customers, improving the evaluation process.

Telefónica Tech's differential value



Data from the main telecommunications operator

Incorporate your customer data in the form of scores in your risk systems.



Increased credit capacity

Increase the number of loans granted, thus boosting the growth of your business.

EQUIPMENT, TEAMS AND ACHIEVEMENTS

Our teams

- › **400 professionals** dedicated to AI for enterprise and Public Administration clients.
- › **10 specialized** centers across **Spain** (Madrid, Barcelona, Valencia, Valladolid), **the United Kingdom** (London), **Central Europe** (Slovenia and Austria), **Brazil** (Sao Paulo), and the **Hispam** region (Santiago, Chile, and Mexico City).
- › **150+ certifications** held by our Artificial Intelligence experts.

Achievements

- › **1,000+ projects** executed.
- › **200+ clients** served.
- › Projects delivered in **25+ countries**.

BUSINESS MODEL

API service with secure connection and easy integration into your production systems.

Incorporate to your credit risk assessment process a new source of orthogonal data that increases your knowledge about your customers' behavior.

RELATED SERVICES

Digital Signage

Allows to customize advertising campaigns in real-time. It can display segmented ads and promotions on digital screens within points of sale or public spaces, adapting to the characteristics of each customer.



Customer Discovery

Allows to identify additional behavioral patterns that help organizations to adjust their credit models and create personalized offers for their customers, improving the accuracy in decision making.



SAP

Automates the segmentation and personalization of customer interactions. Helps to efficiently manage financial, sales and debt recovery processes, integrating scoring scores into enterprise resource planning and optimizing operational and financial decision making.



Contact us to start the digital transformation of your organization.

