



QC-SCORE

Redefining Credit for everyone

What's wrong with Current Credit System?



Credit Score plays a vital role in lenders assessment of a potential borrower's risk of default. Credit Bureau scoring system for calculating the default risk involved in credit is traditional and based on transactions history.



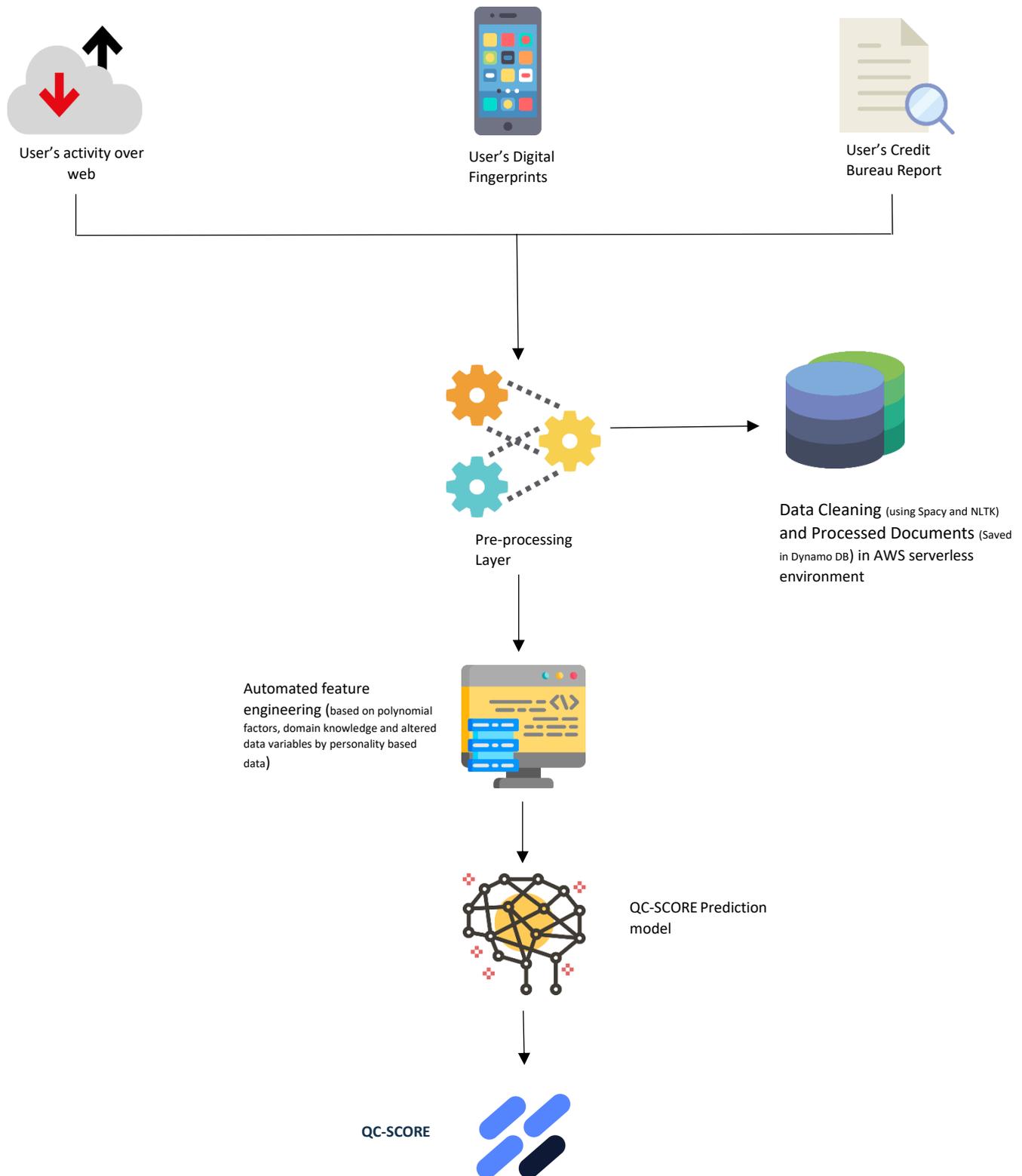
Although Credit Bureaus cover only 5% of the population which have credit history leaving behind a large ratio of the people like vendors, students, freelancers, Millennials are categorized as thin files and is large population in rural areas who suffer from 'chicken-egg' conundrum of not having loan and not having credit history.



Therefore, lenders are unable to expand the market for credit products based on traditional Credit Bureau scores. A large segment of the population is deprived of reasonably-priced credit.

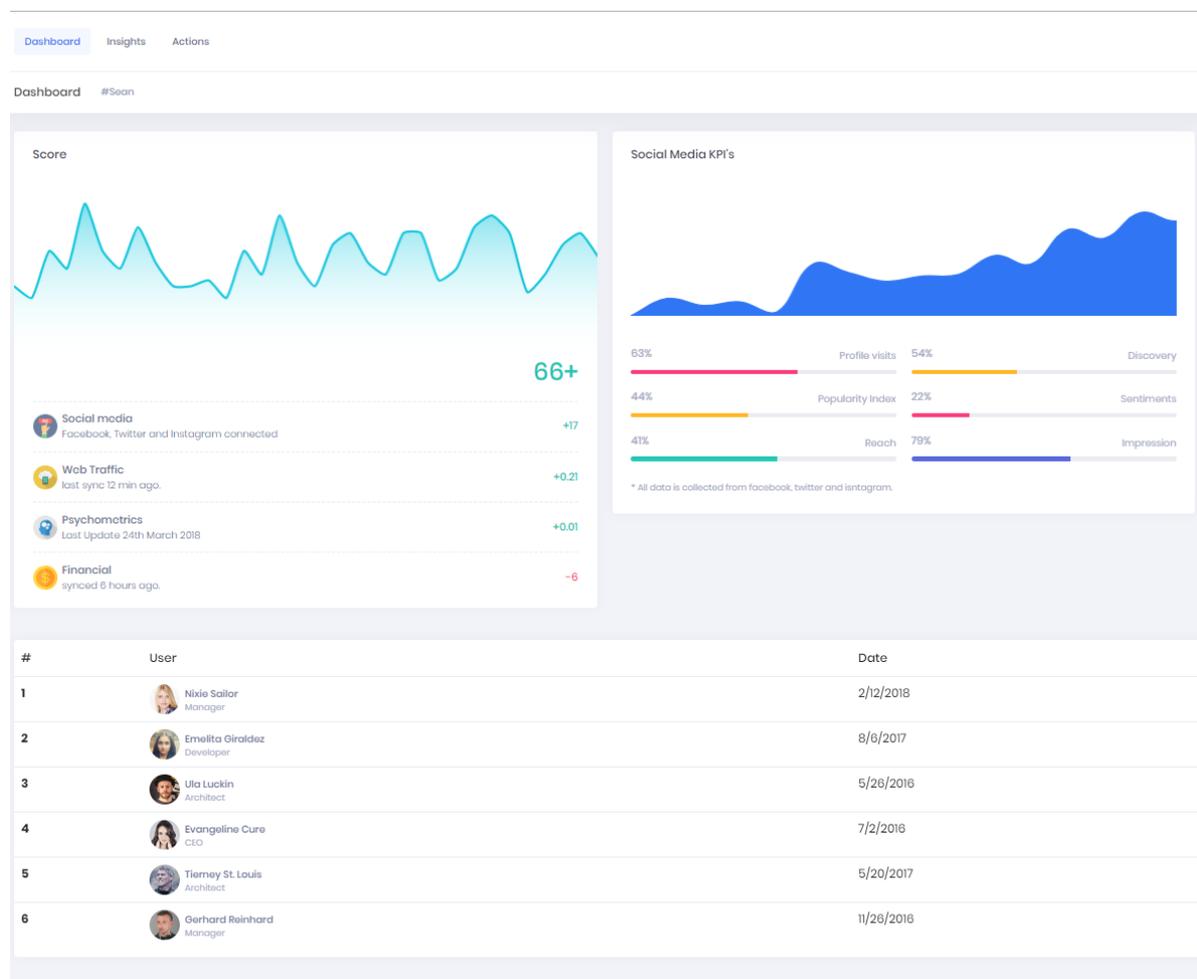
“Quantamix credit risk engine reduces defaults and improve approval rates”

Quantamix Credit Score (QC-SCORE™)



QC-SCORE™ is Platform where borrowers can check credit score influenced by advanced automated feature engineering, wealth of our credit risk domain knowledge and psychographics predicting borrower’s behaviour, personality traits, attitude and beliefs which impact their creditworthiness.

Our advanced AI and expert-based model matches the risk profile of borrower with lenders balance sheet risk, key business KPI and integrate it with Lenders Credit Risk Engine. Using **QC-SCORE™** risk assessment toolkit, lenders can personalize their product offerings based on our advanced recommendation engine.



“This is sneak preview of our platform”

Why QC-SCORE™?

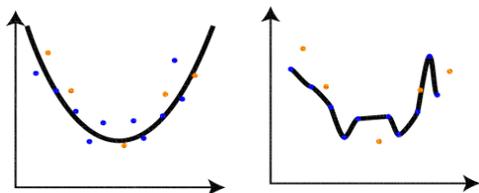


Our Domain Knowledge

We have years of experience on modelling credit risk, borrower behaviour, asset liability management, liquidity risk, prepayment risk and interest rate risk with strong domain knowledge of financial services products, tools, techniques and regulations like Basel IV, IFRS9 and other Banking Regulations.

Safety and Security Assurance

All the data which you pass on to **QC-SCORE™** is transmitted and stored securely. We encrypt and anonymise the data for machine learning models. Data privacy is vital to us. All information we collect and share to lenders is based on user agreements.



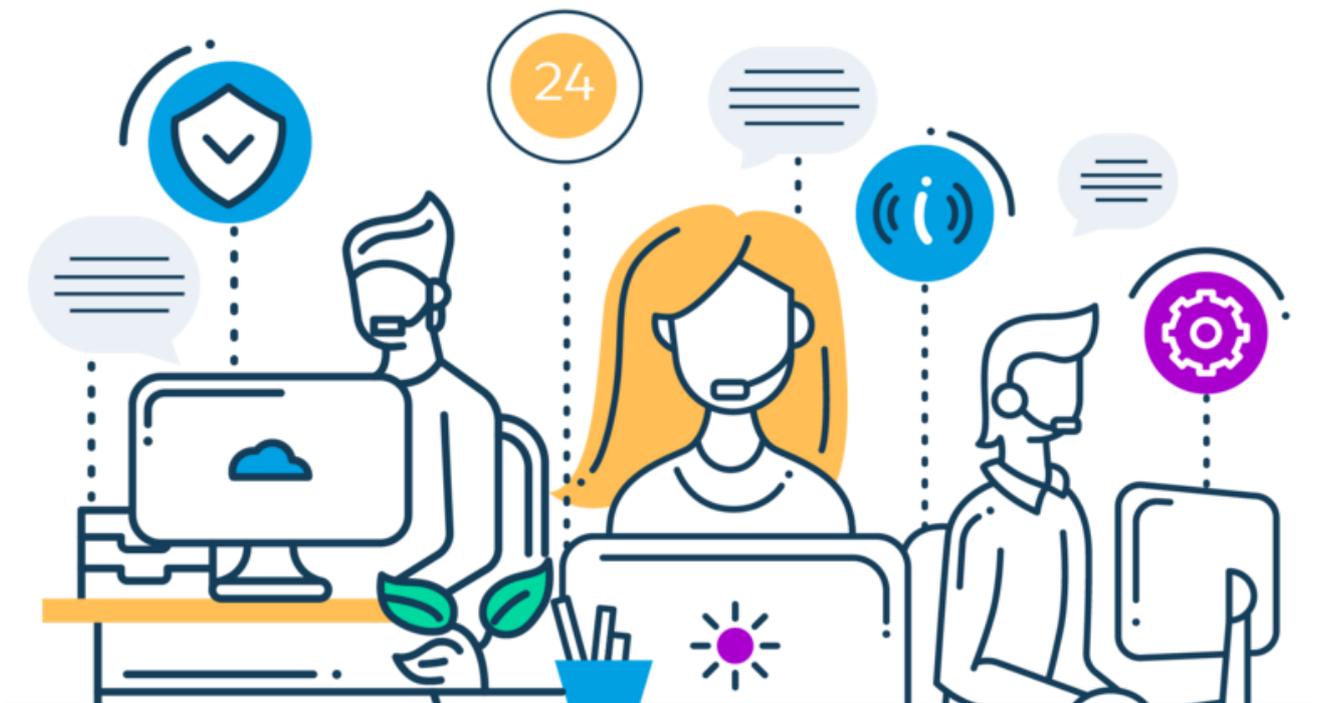
Personalized & Scalable Experience

We will design and tune the Credit Score model to match borrowers risk profile to your business risk looking at your balance sheet, funding patterns, liquidity and interest rate mismatches and the essential business KPIs into account.

Core Benefits of QC-SCORE™

- Dynamic web and mobile platform with user interactive dashboards and actionable insights.
- In-depth risk domain knowledge supplemented by automated feature engineering based on conventional data.
- QC-SCORE is further supplemented by multi-domain sentiments and psychographics.
- Capturing online user behaviour through SDK's and advanced APIs, cookies and other Machine Learning-based state-of-the-art techniques.
- 30% higher loan approvals at zero additional cost.
- 45% lower risk of default at higher approval.
- Prediction is real-time and completely automated.
- Personalized product recommendations based on your predicted creditworthiness.
- Generate your credit reports any time without any delinquency in your score.
- Push notifications to keep you alert, whenever there is any particular change in your score, and its cause
- For lenders, first to default consumers rankings.
- Actionable insights of all your financial data at one place
- Tips & trick to improve your score in real-time.

QC-SCORE™ Aim's to provide Seamless experience



24/7 Dedicated Team to make sure we help our clients to get wiser & smarter and stay stress-free for lifetime



QC-SCORE™

Presented by

Quantamix Solutions

To learn more about QC-SCORE™, Write us at
contact@quantamixsolutions.com

Quantamix Solutions BV

Schootsveld 13, 1421LM Uithoorn, Netherlands

KVK-Nummer 73625183

Quantamix Solutions Pvt Ltd

Pune 411067, India

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