

# Financial Risk Profiler (FRP)

*The Intelligent Machine Transforming The Credit Underwriting Process for SME Lending  
Harnessing the Extraordinary Predictive Power of the Internet*



## FRP Key Features:

- **Composite Risk Score(CRS):**  
Numeric score correlating to Loan Outcomes (likelihood of Performing/Defaulting) derived from:
- **Cross Validation:** address and owner information cross-checked against Internet and private feeds
- **Sentiment Analysis:** Analyzes and contextually understands customer sentiments on social media, scores and trends them
- **Risk Analytics:** Performs context-aware search of SME legal, ethical, and financial issues from billions of web pages
- **Web Evaluator:** Evaluates online presence of SME, user experience history, and traffic to measure popularity

## Financial Risk Profiler (FRP)

The Credit Underwriting process for lending has not significantly progressed beyond typical verification and scoring methods. Today's approach performs a costly and exhaustive process with many manual touch points. Inefficient, manual processes search the internet to build a risk profile resulting in increased customer acquisition costs, missed potential credit risks and lower customer satisfaction.

The Internet has a Wealth of Information and Extraordinary Power to Predict loan outcomes for Small and Medium Enterprise (SME) customers.

Imagine an intelligent, contextually aware, automated software platform to search the internet to extract relevant information to build risk profiles and predict loan outcomes. Introducing the **Financial Risk Profiler (FRP)** from Datanomers.

**FRP** has a sophisticated Natural Language Processing Engine that enables it to mine the highly unstructured internet. It analyzes 10B+ web pages and builds a Risk Profile. **FRP-Productivity** automates to increase the efficiency of the underwriting process.

What is even more transformative for your business is FRP's ability to score the risk profile for actionable intelligence. The Composite Reputational Score (CRS) does predictive prescreening of applicants to remove potential defaults and denials before hitting the underwriting process. This is called **FRP-Prequalification** and **FRP-Predictive**. The net benefits gained by utilizing FRP's CRS result in significantly lower marketing, underwriting costs and write offs. CRS is a qualitative score that is complimentary to quantitative scores from traditional credit agencies.

### **Target Markets: Lenders and Credit Providers including:**

- Large Money Center, Regional, Community, Online Banks and Payment Platforms targeting SMEs
- Vendor Credit (services and products)
- Property Owners & Landlords: Shopping Centers, Office & Industrial Buildings