

CREDIT SCORING BASED ON PERSONAL CHARACTER. BECAUSE LENDING IS PERSONAL.

Innovative Assessments (IA) uses psychometrics to assess creditworthiness based on a borrower's personal character. We facilitate financial inclusion, and help good people qualify for the affordable credit they deserve.

The Need:

Traditional credit scores rely on historical financial data. As a result, hundreds of millions of underbanked consumers around the world are blocked from formal financial services. But among them are responsible, trustworthy, and potentially valuable customers. We can do better. Good people should have access to affordable credit, and lenders should be able to identify good people!

Our Approach

Personal character is an essential determinant of the "willingness" to repay loans, beyond the ability to repay. Therefore, IA has developed Worthy Credit, an online questionnaire platform for measuring creditworthiness based on personal character that supplements and augments traditional credit scores by combining information technology with cutting-edge psychometrics.

The Solution

- Psychometric questionnaire
- PhD developed
- 3-4 minutes
- Multi-lingual
- Faking resistant
- Scores valid for 1-2 years
- Seamless integration
- No PII's or 3rd party data

- ✓ Approve more thin-file & marginal candidates
- ✓ Reduce loan defaults & delinquencies
- ✓ Proactively service existing accounts

The Results:

- +90%** Completion rates
- +80%** Accuracy
- +20%** Increased approvals
- +30%** Gini coefficients
- 0** Demographic bias

18 Countries **+850k** Applicants scored



Sample item:

Which statement is MOST like you?

I organize my finances carefully

I avoid risky financial situations ✓

About Us

IA's Founder & CEO, Dr. Saul Fine, is a senior psychometrician, researcher and practitioner, with over 20 years of experience. Together with our team of talented software developers and data scientists, we are dedicated to bringing new technology to credit scoring.

