



TIBCO®

Open Micro Finance

PolyFinTech Hackathon

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Micro Finance & Open Banking

Micro Finance

- Micro Finance has been around for over a decade. It has helped small businesses with little or no collateral in many developing countries to get small loans in relatively short times.
- However, scaling is a challenge to offer micro finance across larger geographies, sectors, and even larger loan amounts.
- FinTechs need access to even larger data sets to protect themselves

Open Banking

- Open Banking has leveraged on the prevalence of APIs and has been instrumental in creating a digital ecosystem among FinTechs.
- At the heart of Open Banking is the customer data, and in particular, rules and governance that protects these customer data, on the manner they can be used and shared.
- However, relying on just one data set within the organization is very limiting, and often does not paint the full picture about the customer.

Open Micro Finance

Lowering the cost of Loans for both lenders and borrowers

- In traditional Micro Finance, FinTechs need to factor in risk, which may either manifest itself as fees, or in the form of lower loan amounts
- However, with the present wave of digitalization on every day services such as Utilities, Retail, Concierge services (e.g., Grab, Gojek), Telecommunications, and even F&B, we now have available to us a rich set of potential data providers who can tell us more about the customer
- With the right consent management mechanism, FinTechs can request, with the customer's consent, data about the customer from these data providers, and leverage commonly available ML models to predict risk
- This allows FinTechs to offer loans, micro or even larger ones, at less risk, and less cost, in real-time, thereby facilitating a better flow of capital and super-charge the economy as a whole.

Problem Statements

Problem Statement

For Data Providers, how do we get access to the right customer data set, cheaply without the need for expensive ETL jobs and data repositories, while not disturbing the enterprise data architecture? How do we manage customer consent for each respective data set?

How can FinTechs request the required customer data set to the Data Providers? How will Data Providers share this data to FinTechs, ensuring only those data with consent are shared? Also, how will FinTechs ensure that this requested data is expunged after the right-to-use period?

How do FinTechs keep up the fast pace of generating new risk scoring ML algorithms that are required for new business use cases? And how can FinTechs scale for the real-time execution of these risk scoring algorithms without costing them dearly on cloud compute cost?



Thank you
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