




BIG DATA IS ORIGINALLY FROM SMALL TRIALS AND ERRORS

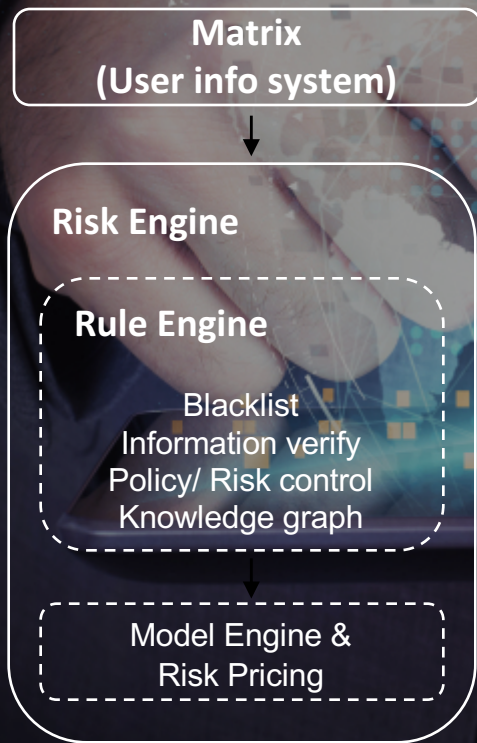
Kevin Guo
Founder & CEO of Dianrong.com
Investor



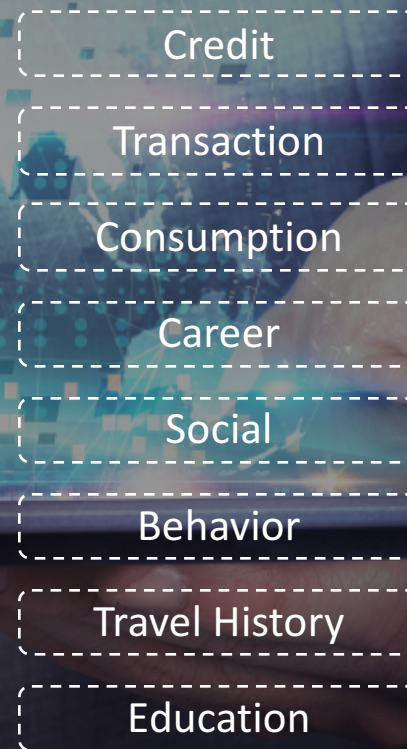
US has much more mature nationwide credit score system than China. While we believe **Chinese Personal Credit Data** can be more precise than Americans due to our **privacy sense, legal protection and booming internet development Status**

DianRong Risk Engine Workflow

Risk Engine Components



Third Party Data



Cash Loan will have explosive growth in China

China Cash Loan business is still in an early-stage of development, with competitive advantage around customer acquisition, speed of funding, approval rate, and risk control. The competitive landscape is split between:

- 1) ATJ – high loan limits, lower interest rates, but require invitation
- 2) P2P firms – medium loan limits, medium interest rates, open to all
- 3) Micro-loan firms – small loan limits, very short term, opaque high pricing

DianRong Risk Engine Functionality

With multiple third-party data, big data analytics modeling, high-flex configurable risk-control approval system.



Decisive

- Multi-platform data interaction
- High coverage
- High risk informational probability

Multi-dimensional

- Cover different areas
- User interest mining

Efficient

- SSN, education background, income verification
- Face recognition

Differentiable

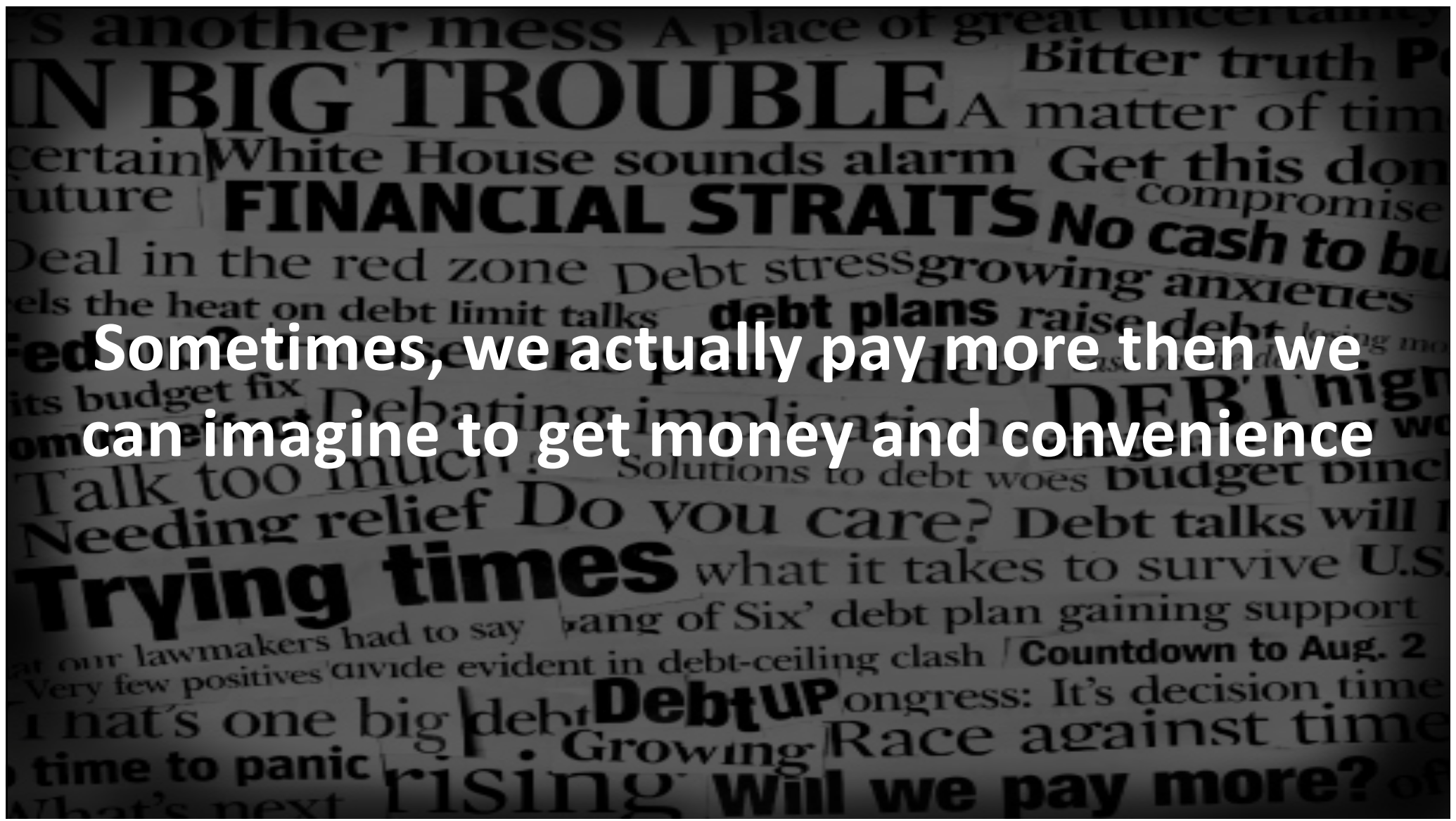
- Machine learning algorithms
- Self-updating model
- Clear drop in default rate when score goes up

Social-Enabled

- Use graph database to build people network
- Mine potential risk relations

Flexible

- Generate risk profile based on scenarios
- Build rule mining frameworks



Sometimes, we actually pay more than we can imagine to get money and convenience



微 博 | Kevin郭宇航

微 信 | guoyuhang1006

今日头条 | 郭宇航

喜马拉雅 | 郭宇航

创 业 / 金 融 / 互 联 网

还 有 文 艺 的 那 点 事 儿



| 长按二维码并关注我 |