

Cutting Credit Risk Without Cutting Volume

Vision Score achieves GINI 68 — reducing portfolio bad rate by up to 63% by filtering just the worst-scoring 20% of applicants, using facial biometrics alone.

Portfolio bad rate — full approval

1.52%

Baseline (no filtering)

Bad rate reduction — reject worst 10%

-48%

1.52% → 0.79%

Bad rate reduction — reject worst 20%

-63%

1.52% → 0.57%

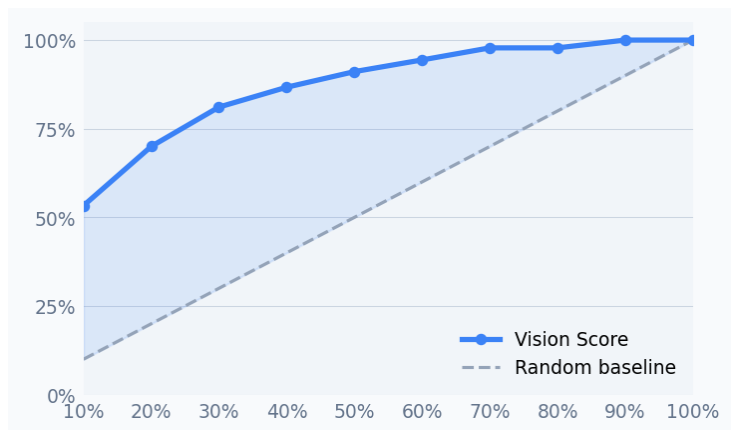
Bad cases captured — top 10% reject

~53%

Of all defaults flagged

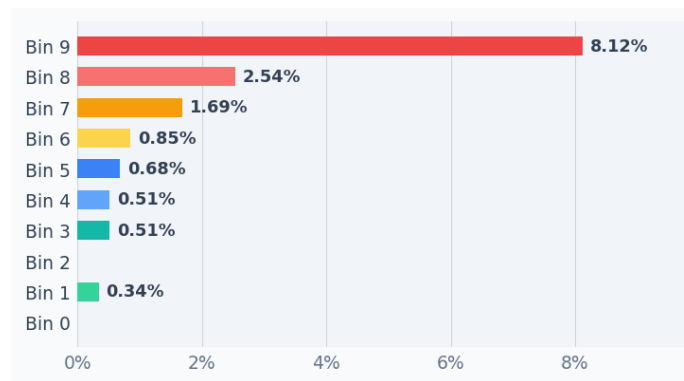
Cumulative bad cases captured

% of total defaults caught by rejection threshold



Bad rate per score bin

Bin 9 = highest risk · Bin 0 = lowest risk



Business impact scenario

2-Wheeler lending · unbanked/underbanked segment

×2.5

Customers approved

Reaches segments previously locked out — no credit file, no bureau score

-70%

Bad rate reduced

Portfolio NPL: 8% → 2.4% on unbanked segment

×3.5

Net profit uplift

Volume ×2.5 + loss -70% compounds into profit growth

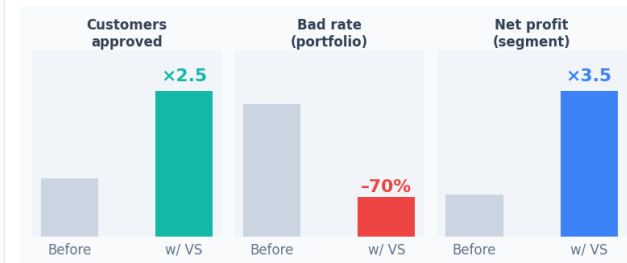
Business impact scenario — per 100 unbanked applicants

METRIC	BEFORE VS	WITH VISION SCORE	CHANGE
Volume & quality			
Customers approved	15	38	×2.5
NPL rate (bad rate)	8.0%	2.4%	-70%
Business outcome (indexed)			
Gross revenue	1.0×	2.5×	+150%
Credit loss	1.0×	0.75×	-25%
Net profit	1.0×	3.5×	+250%

Rejection strategy outcomes

REJECT	BAD RATE AFTER	REDUCTION	BADS CAPTURED
Worst 10%	0.79%	-48%	~53%
Worst 20%	0.57%	-63%	~70%
Worst 30%	0.41%	-73%	~81%
Worst 40%	0.34%	-78%	~87%

Before vs. with Vision Score



⚠️ RISK CONCENTRATION

Bad risk is highly concentrated at the bottom of the score range

The worst-scoring **20% of applicants** account for nearly **70% of all defaults** — yet represent only 1 in 5 of those you'd turn away. Rejecting this group alone cuts portfolio bad rate by **63%** while keeping **80% of volume intact**.

🔍 WHY VISION SCORE WORKS

GINI 68 — strong predictive power, even without credit history

Traditional credit scorecards typically achieve GINI **0.35–0.50** on new-to-bank applicants with thin credit files. Vision Score reaches **GINI 0.68** on raw, unfiltered traffic — including applicants with **no prior credit record** — by reading risk signals directly from facial biometrics.

👉 OUR RECOMMENDATION

Start with Bin 8–9 rejection — adjust threshold to fit your risk appetite

Rejecting the **worst 20%** (Bins 8–9) is the recommended starting point: bad rate falls from **1.52% to 0.57%** with minimal volume impact. Lenders with stricter targets can extend to the **worst 30%**, bringing bad rate down to **0.41%**. The threshold is fully configurable.