

InstaScore: personalized credit in real time.

Epiphany's InstaScore will make it easier than ever to deliver instant customised line of credit to your customers.



Why Epiphany InstaScore

Powered by Epiphany's proprietary technologies and leveraging complex machine learning algorithms, Epiphany's InstaScore allows banks to offer in real time customized line of credit.

And this will not only result in the ability to meet the demands of your existing customers, but will also allow you to extend your customer base, especially within expats, millennials, members of Gen Z and all those with no credit history and who could not easily get a line of credit, because of outdated traditional credit scoring models.

Main Features



Instant risk verification



Management of consent renew



PSD2 and GDPR compliant



Automated messaging to the client

Additional InstaScore features:



- Easy to integrate into existing Mobile Bank App
- Clean design and great user experience
- Offer instant credit on Online Shopping Checkout
- Easy to integrate with Epiphany InstaPay for real-time credit on POS

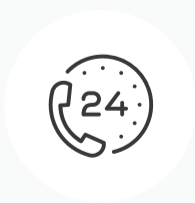
Benefits for your clients:

- **Personalization** of credit in real time
- **Financial charges reduction** thanks to the disintermediation of the credit
- **Flexibility on payment methods** thanks to customized conditions
- **Access to additional products** and services without impacts on their financial stability

Benefits for you:

- **Easy to Integrate** into your existing Mobile Bank App
- **Avoid sharing of your clients' data** and increase clients trust
- **Improves understanding** of your clients' spending habits to improve its risk profile
- **Increase volume of credit** disbursed with consequent growth of revenue from interests
- **Extension of quantity** and type of evaluable elements to make economic conditions of loan competitive

Support



H24 Remote Support

Epiphany provides remote support H24. The support is initiated by Customer call to a dedicated phone number or by system alert sent by the monitoring and automation.

Would you like to learn more?
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