



FINTECH

"Our Success Stories"



Credit Score Engine for Unbanked

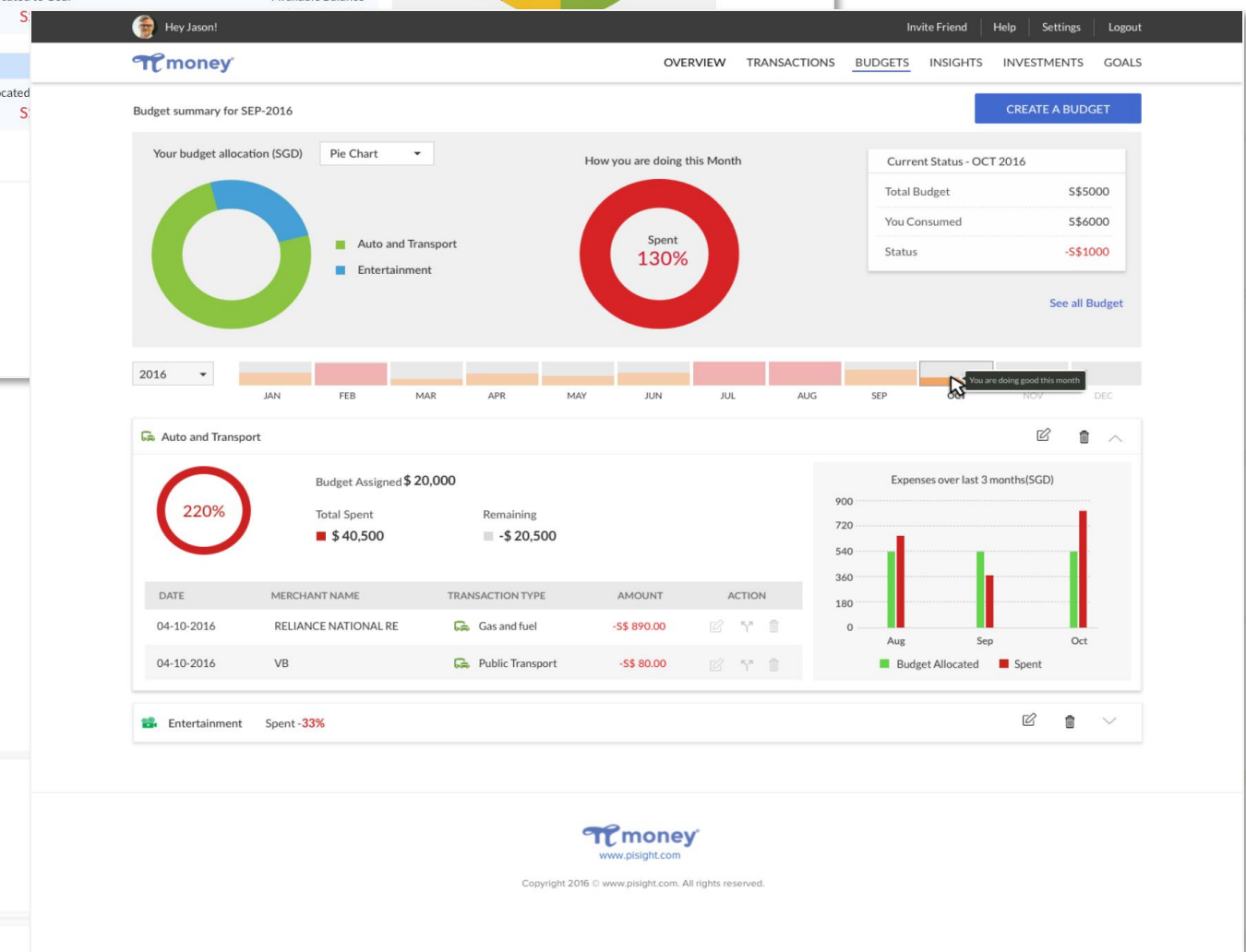
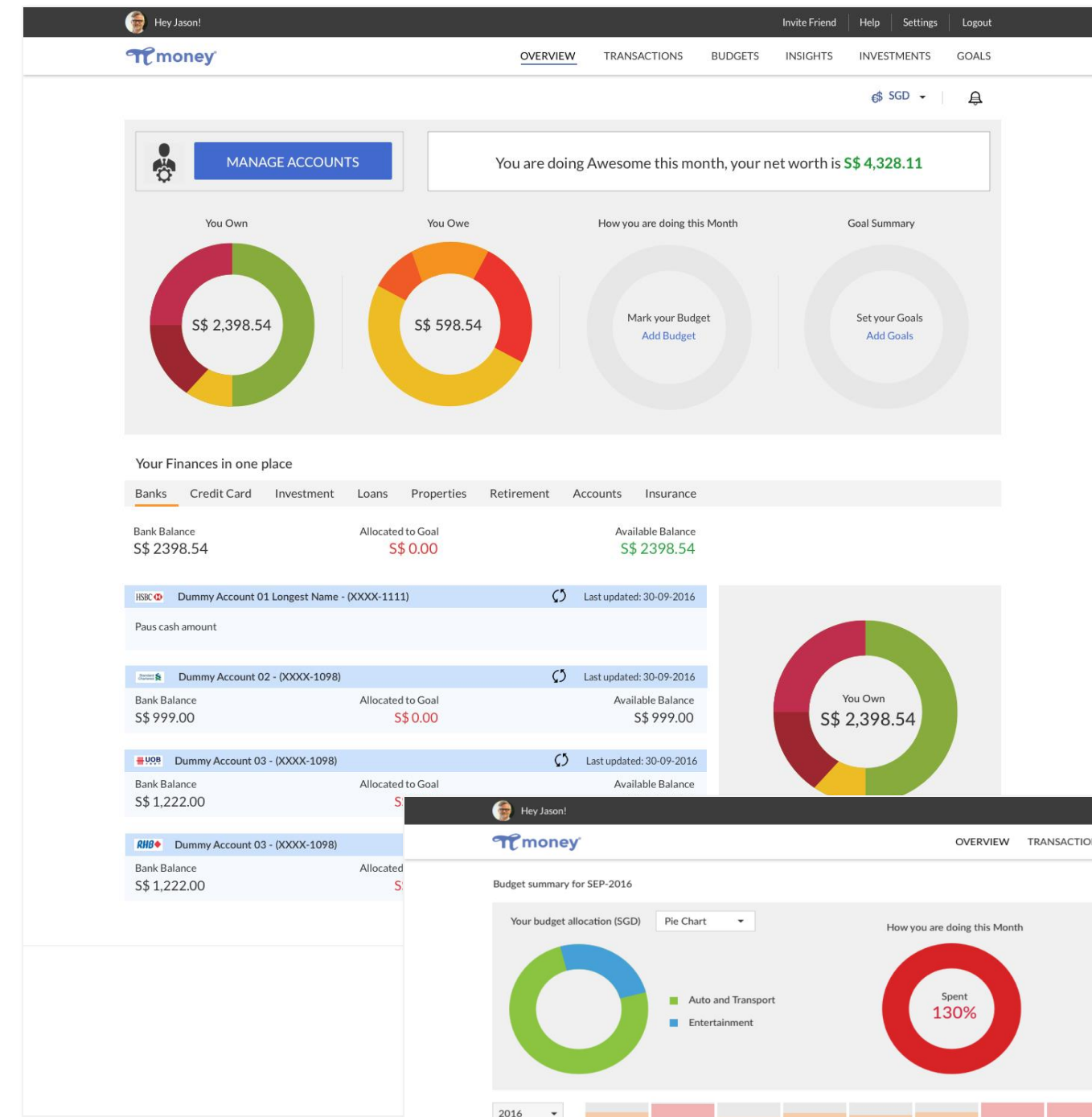
- Intuitive mobile app targeting unbanked
- Collects signals from the user device, locations, transactions through a mobile app
- Calculates credit score based on these signals
- Decides risk profile and interest rate based on the credit score
- Enables peer to peer lending between borrower and lender
- KYC through mobile app

The image displays four screenshots from a mobile application:

- Dashboard:** Shows a 'C-Store' banner with a discount offer. Below it, a circular progress indicator shows a 'CREDIT LIMIT' of 55,000. To the right, it states 'YOU OWE 20,000' and 'REMAINING 30,000'. A 'BORROW NOW' button is visible at the bottom.
- Rate Selection:** A 'Borrow' screen with a 'Set Rate' slider. The rate is set at 4%. The slider ranges from 0.25% (Min) to 4% (Max). Below the slider, it says 'Instant Approval' and provides a note: 'Applying on highest interest rate your loan will be approve instantly, as for lower interest rates you have to wait for approval'.
- Activity List:** A table showing loan activity. The first entry is for '5 Oct, 2017' with a status of 'Requested' and '12 Oct Pending'. The table columns are 'Amount Borrowed', 'Rate', and 'Duration (Days)'. Below the table, it shows 'Amount Recieved' (19,700) and 'Fee Charged' (300).
- Repayment Confirmation:** A 'Borrow' screen showing a 'Matched!' status. It displays a 'Receivable Amount' of 19,700 and a 'Rs.300 charge as service fee'. The total 'Repay Amount' is 20,800 (20,000 + 800 Interest). The 'Due Date' is '5 Nov' with '5 Days Remaining'. A 'PAY' button is at the bottom.

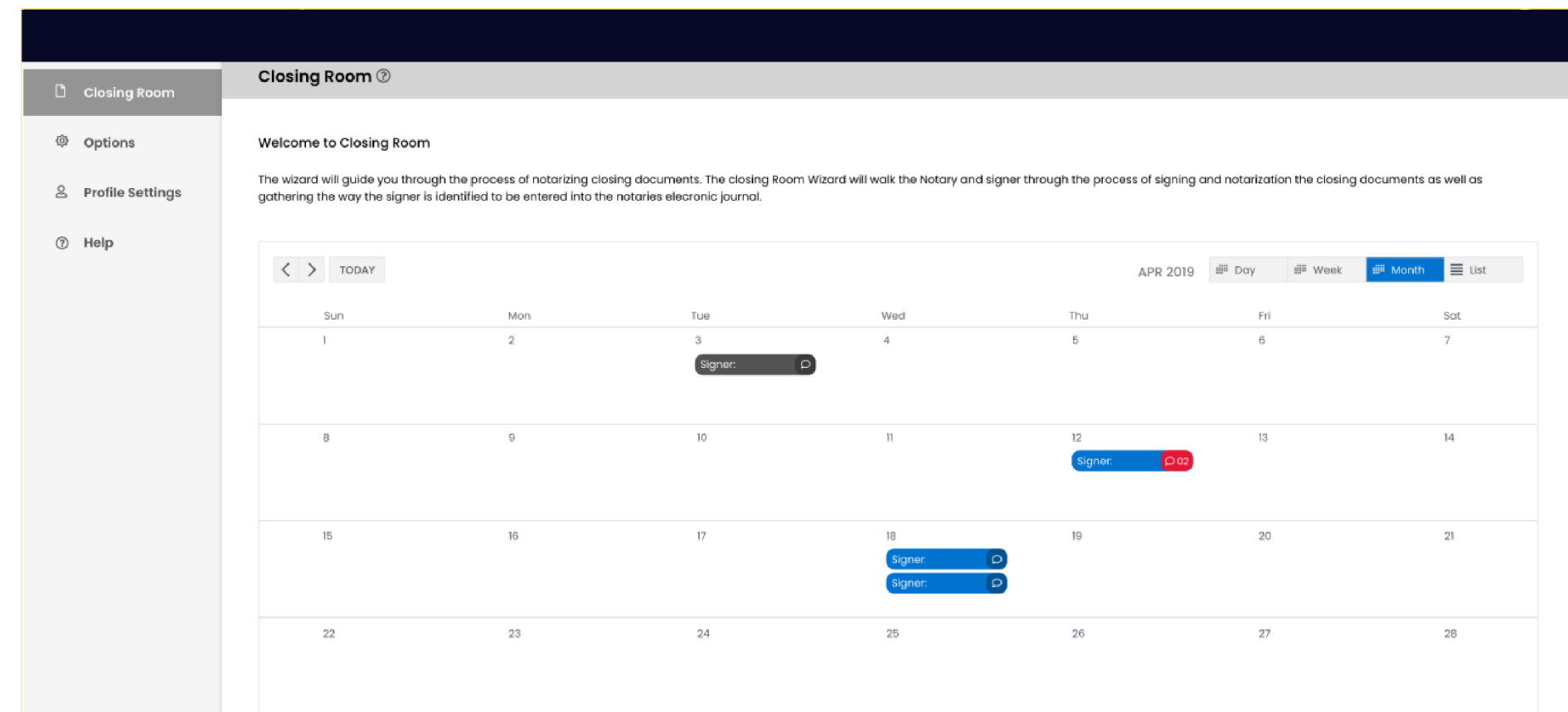
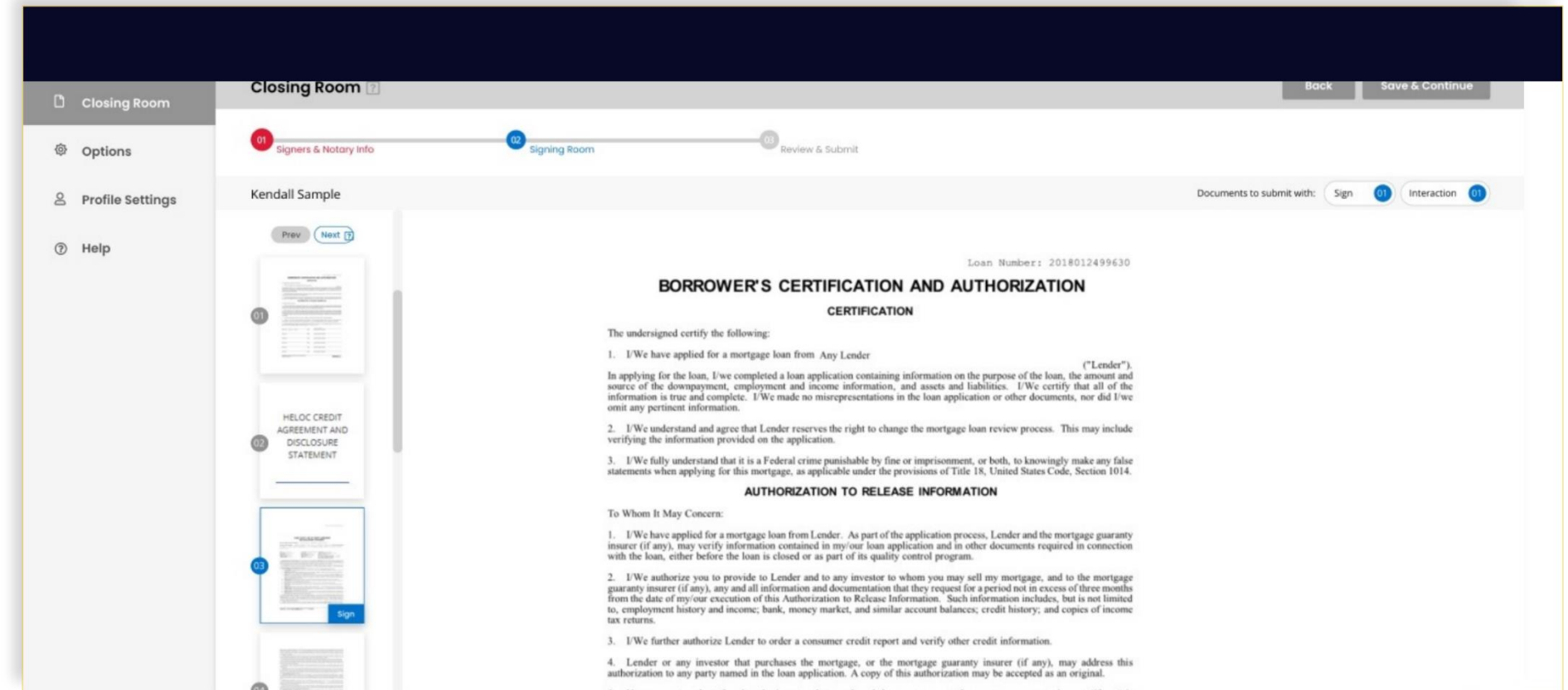
Personal Finance Management

- Web portal for managing all personal finances in one place
- Has automatic categorization of payments and expenses
- Recommends savings
- Analyzes thousands of checking, savings, credit cards, brokerage, CD, and IRA rollover offers and selects relevant users



Loan Underwriting Platform

- A platform that recommends acceptance or rejection of loan based on borrower, property and loan details
- Intelligent rules engine with RETE logic
- Compliant with MISMO 3.6 standards



Home Valuation using Pictures

- Perform 15% more accurate appraisal than traditional methods by auto-evaluating “curb-appeal” and buyer’s emotions and social norms
- Extract features from satellite view – busy street, proximity to commercial property or freeways, sizes of homes nearby, the vegetation and landscaping, its orientation to the sun
- Extract features from the exterior and interior photos of the home and street scenes like granite countertops, stainless steel appliances and any recent renovations
- Assign luxury quotient to these features to assign a more accurate appraisal value



Indoors : 99.1664047241211
Room : 99.1664047241211
Kitchen : 94.69178009033203
Interior Design : 93.49835205078125
Flooring : 89.98771667480469
Wood : 85.61946868896484
Lamp : 83.11481475830078
Chandelier : 83.11481475830078
Kitchen Island : 81.20708465576172
Hardwood : 77.21861267089844
Furniture : 59.81884002685547
Floor : 58.4579963684082

SaaS Platform for Banking Services

- Manage cheque book request and delivery
- Scan and validate cheques
- Validate signatures
- Manage customer queues for in-person operator services



Document Understanding Platform for mortgage

- Scalable and highly accurate document classification and data extraction platform
- Recognizes checkboxes, tables, signatures areas, stamps, signatures
- Consists of a built-in feedback loop to continuously improve accuracy
- Is based on Computer Vision and Natural Language Processing
- Has a built-in mortgage domain dictionary and taxonomy
- Compliant with MISMO standard SMARTDoc conversion

The screenshot displays a web interface for document understanding. The main area shows a scanned document titled "OFFICIAL RECORDS OF MARICOPA COUNTY RECORDER" with recording details: "RECORDING REQUESTED BY DRIGGS TITLE AGENCY, INC.", "WHEN RECORDED MAIL TO: ISMAIL ALIYEVICH KHASTAL-OGLY", "3902 W Monte Cristo Avenue Phoenix, AZ 85053", "20190381684 05/23/2019 04:24", and "ELECTRONIC RECORDING". The document is identified as a "Warranty Deed" for "Lot 704, of SUNBURST FARMS EIGHTEEN, according to the Plat of Record in the office of the County Recorder of Maricopa County, Arizona, in Book 142, of Maps, Page 21, of Official Records." The APN is 207-14-105. The subject is "Current taxes and other assessments, reservations in patents and all easements, rights of way, encumbrances, liens, covenants, conditions, restrictions, obligations, and liabilities as may appear of record." The grantor is "Terry L. Ferra, and Sheryl J. Ferra, husband and wife as GRANTOR(s)" and the grantee is "Ismail Khastal, a married man as his sole and separate property as GRANTEE(s)". The date is "May 17, 2019".

On the right side, there is a data extraction form with the following fields:

Instrument Number	Document recorded date
20190381684	2019/05/23
Dated Date	Transfer Tax
2019/05/17	
Stamp Value	Deed Type
	Warranty Deed
County	State
MARICOPA	Arizona
Book Number	Volume/Page w #'s
Requested By	Grantor 1
DRIGGS TITLE AGENCY, INC.	Terry L. Ferra
Grantor 2	Grantee 1
Sheryl J. Ferra	Ismail Khastal
Vesting	
Ismail Khastal, a married man as his sole and separate property	
Amount/Consideration	
10	
Property Address	

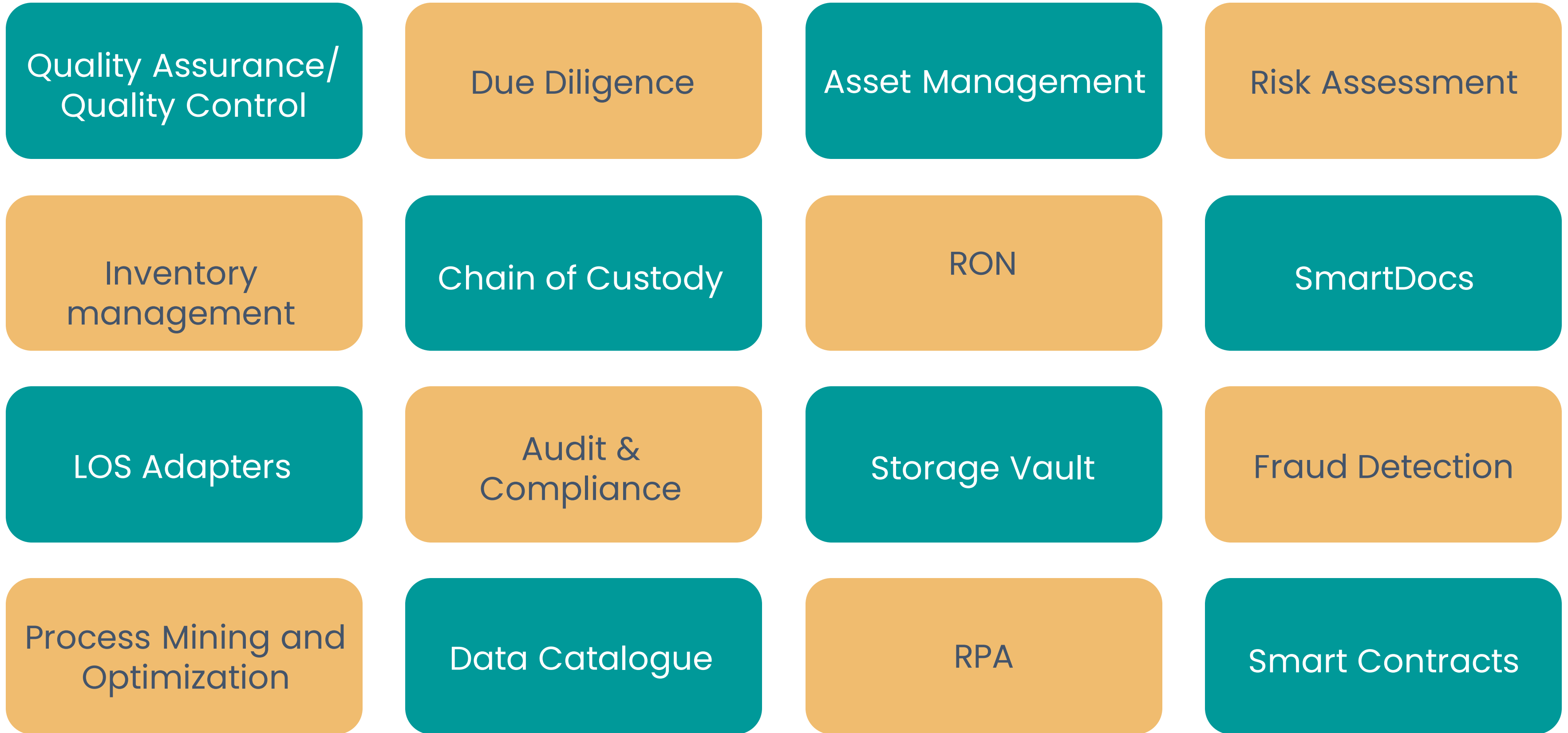
Digital signing platform for loan notarization

- Auto-tagging of signing areas
- Notary assignment to loan packages
- Notary appointment scheduling
- Notary iPad App for a fast eSigning loan documents
- Single-click signing for borrowers, sellers and notary

The screenshot displays a digital signing interface for a document titled "AFFIDAVIT AS TO DEBTS AND LIENS AND PARTIES IN POSSESSION". The interface is divided into several sections:

- Left Panel:** A vertical stack of document thumbnails, with the current page highlighted. A yellow arrow labeled "Start Review" points to the selected document.
- Document Header:** The logo for "NATIONAL TITLE and APPRAISAL" with the tagline "Settlement • Valuation • Education".
- Text Fields:** Two sections for "5. THAT the only occupants of the land are the undersigned Seller/Lessor/Owner, explain interest held:" and "6. THAT there are no unrecorded contracts, deeds, mortgages mechanic's, leases, or options affecting the subject property or improvements thereon; except at follows:". Each section has a "NONE" option and a line for initials.
- Notary Signature Section:** Two lines for signatures. The first line shows a signature "Yieshak M" and the name "Yieshak Moges". The second line shows a signature "Ruth" and the name "Ruth Addis".
- Notary Public Section:** The text "STATE OF TEXAS" and "COUNTY OF COLLIN" followed by a notary seal for "KAYLA NIXON, NOTARY PUBLIC, ID# 131234567, State of Texas, Comm. Exp. 02-30-2025".
- Notary Signature Line:** A line for the notary's signature and the text "NOTARY PUBLIC STATE OF TEXAS".
- Page Information:** "AFFIDAVIT AS TO DEBTS AND LIENS AND PARTIES IN POSSESSION" and "Page 2 of 2".
- Right Panel:** A vertical list of document pages with their respective notary actions and page numbers:
 - Notary Signature Page: 8
 - Notary Seal Page: 8
 - Notary Signature Page: 10
 - Notary Seal Page: 10
 - Notary Signature Page: 15
 - Notary Seal Page: 15

Fintech Services



Technologies



android 



Apache Flink



{ **REST:API** }



MINIO



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