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This tool guide focuses on credit scores – a number that represents an assessment of the creditworthiness of a person, or the likelihood that the person will repay a loan. Financial institutions use scoring models to assess the credit risk of a borrower and aid in the credit evaluation processes. A score can be applied along the steps of the microfinance lending methodology, providing objective inputs to make the process more effective and enhance standards and controls.

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Credit Scoring Tool Guide - 2 - www.accion.org Types of Scores Scores are characterized by the data source as well as the stage in the credit process to which they are applied, the degree of tailoring to an institution, and the technique used to generate the score. Stage in the credit process (see also Applying Scores in the Credit Process below):

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In this episode, Zaydoon elaborates on his comments in a recent Fast Company article featuring RevolutionCredit, in which he explained that most credit scoring models that exist today, in the U.S. and globally, are transaction-data-based — meaning they are mostly backward-looking and result in a “negative selection” process. The RevolutionCredit model, on the other hand, allows financial institutions to look beyond past performance to gauge someone’s likelihood to pay a loan in the ...

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Your credit score is calculated whenever you apply for credit, such as a loan, credit card, mortgage, or even a mobile phone contract. How your score is worked out depends on the company you’re applying to – different companies have different methods, so your credit rating may vary between them.

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Credit Scoring Accion What is a Credit Score? Scoring is a method of assigning a numerical value (the “score”) to a client in order to predict how likely he or she is relative to others to experience some event or perform some action in the future. This is predicated on the notion that past behavior is indicative of future

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FICO is the most commonly used method of scoring personal credit. There is no equivalent for businesses; each commercial credit bureau scores and reports its own way. The most important factors for scoring businesses are usually how you pay your bills, how much debt you carry, and what type of industry you’re in.

Business Credit vs. Personal Credit | Accion
Forget FICO: How alternative credit-scoring is driving financial inclusion Accion Footer Logo Accion is a global nonprofit committed to creating a financially inclusive world, with a pioneering legacy in microfinance and fintech impact investing.

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