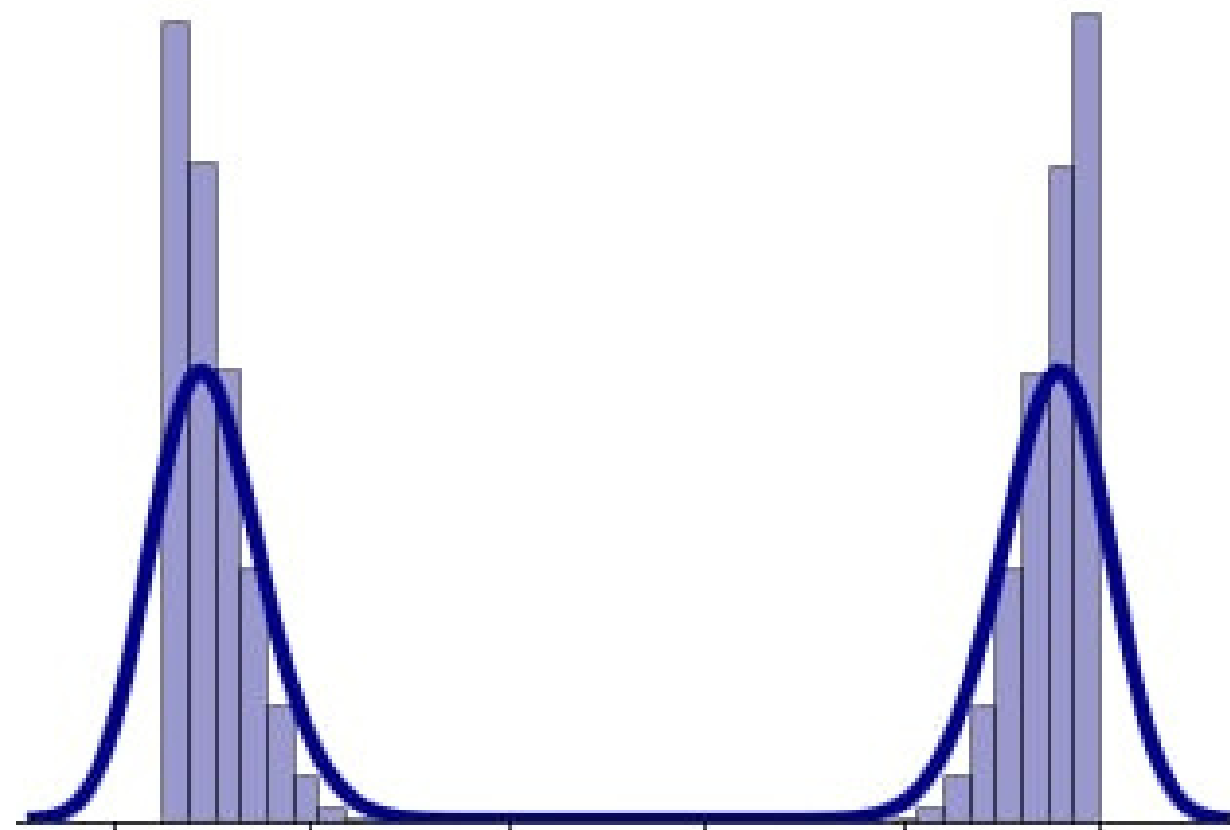


zypl.ai



**pioneering generative
ai in credit decisioning**

our story

zypl.ai



zypl.ai was ideated at Stanford University's Startup Garage incubator by a GSB & HKS alum



completed Google for Startups accelerator at Astana Hub (1st place among 330 startups)



winner of Microsoft AI grant with Azure deployment for our SaaS stack



ai's original sin

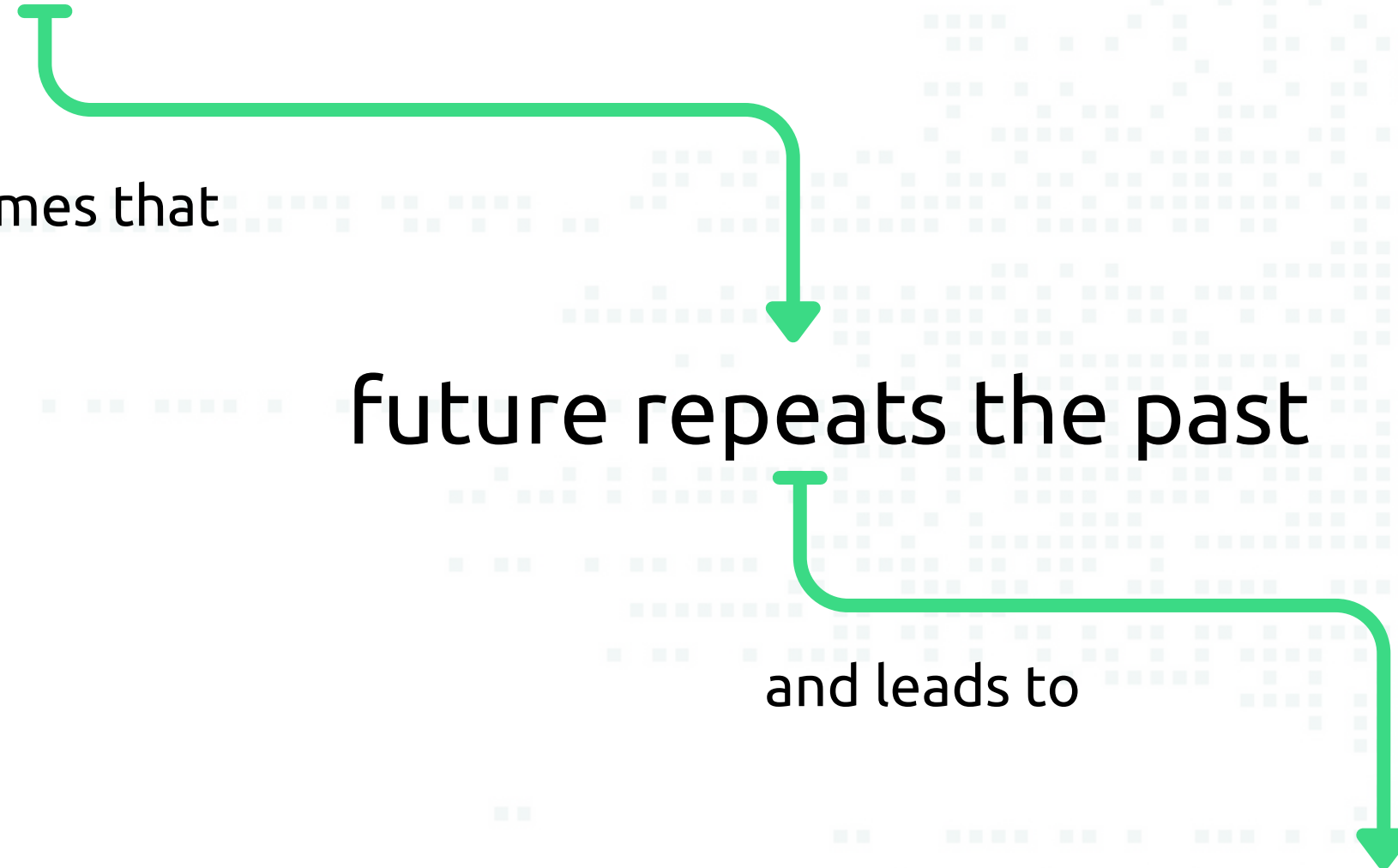
training models on historical data

which presumes that

future repeats the past

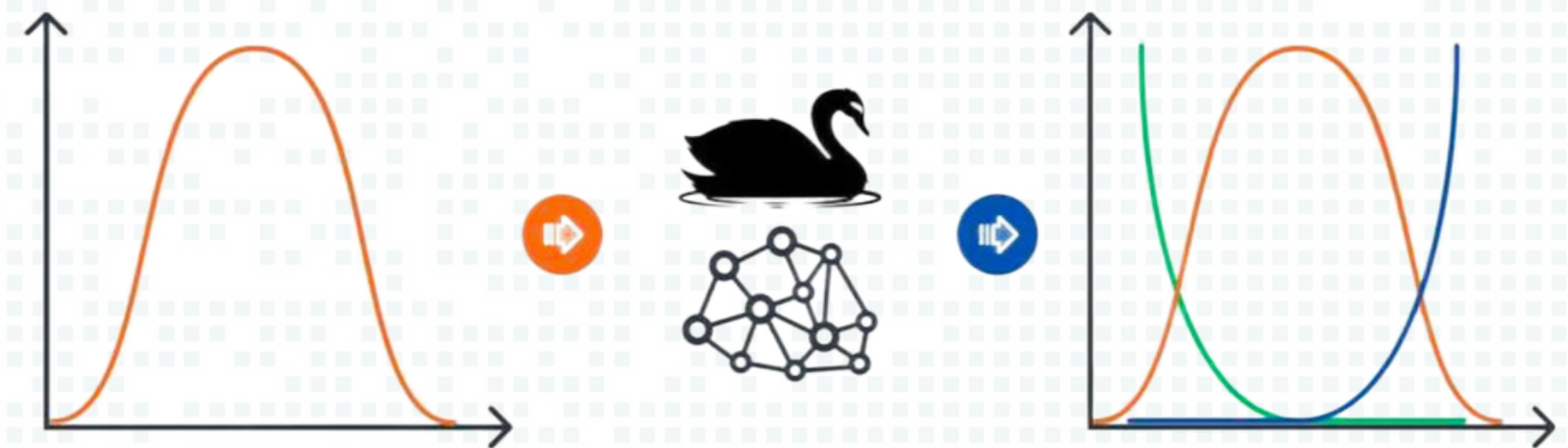
and leads to

models that are unstable/volatile in production



our genai stack


- 1 simulation of historical samples under various macro conditions (inflation, interest rate, fx)
- 2 synthetic data transforming sample into big data fed into ensemble models (boosting, neural nets)
- 3 proprietary 'barbell' generator adds outlier data to account for 'black swan' stress-testing samples



alternative data + open banking

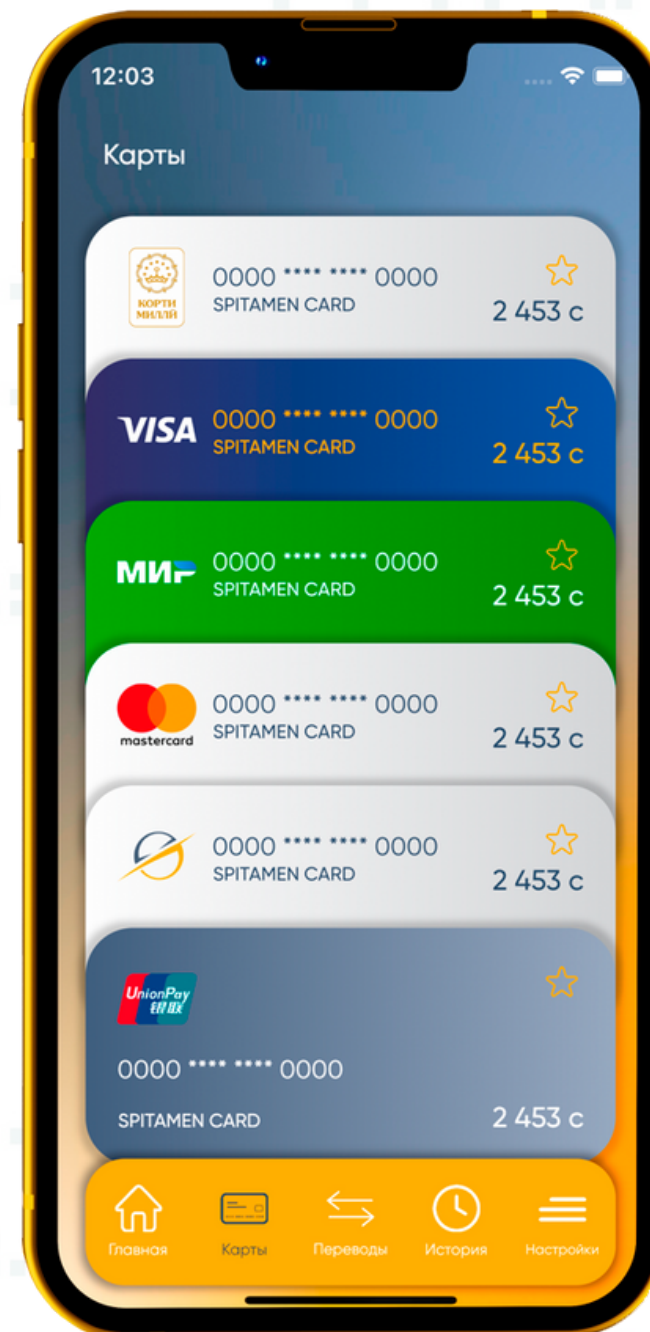
zypl.ai

we collect >100 digital data points to turbo-charge zypl.score in production:

 in-app behavior
(clicks, data entry)


 web trace
(social media/fraud check)

 financial transactions &
p2p transfers/remittances



 psychometric profile
& behavioral patterns

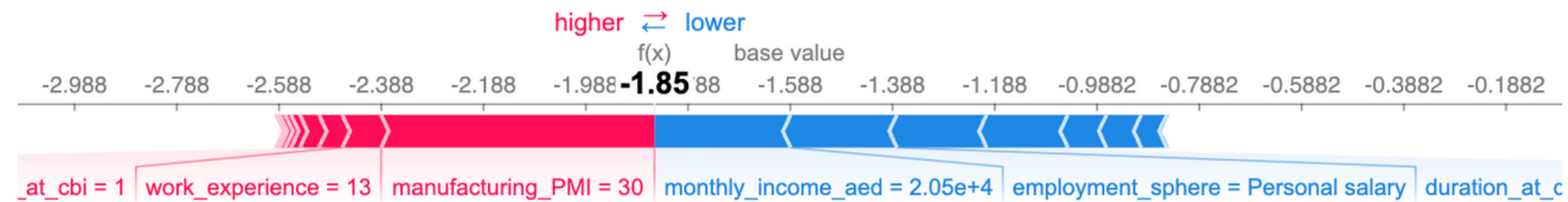
 device & telco
metadata

 type of access
(lte, vpn)

explainable ai

zypl.score is compliant with regulatory requirements for interpretable credit scoring (Shapley values + LLM-based interpretation)

Decision Shapley Values



Based on the Shapley values, the factors that had a positive impact on the credit decision are:

- Monthly income AED: The higher the monthly income, the more positive impact it has on the decision.
- Employment sphere (Personal salary): Being employed in a personal salary job positively affects the decision.
- Duration at disbursement months: A longer duration at the time of disbursement has a positive impact.
- Work experience: A longer work experience positively affects the decision.
- Quantity of prior loans at the time of disbursement at CBI: Having only one prior loan has a positive impact.

The factors that had a negative impact on the credit decision are:

- Collateral: Not having collateral has a negative impact.
- Loan amount: A higher loan amount negatively affects the decision.
- Interest rate: A higher interest rate negatively affects the decision.

The factors that had an almost neutral effect on the credit decision are:

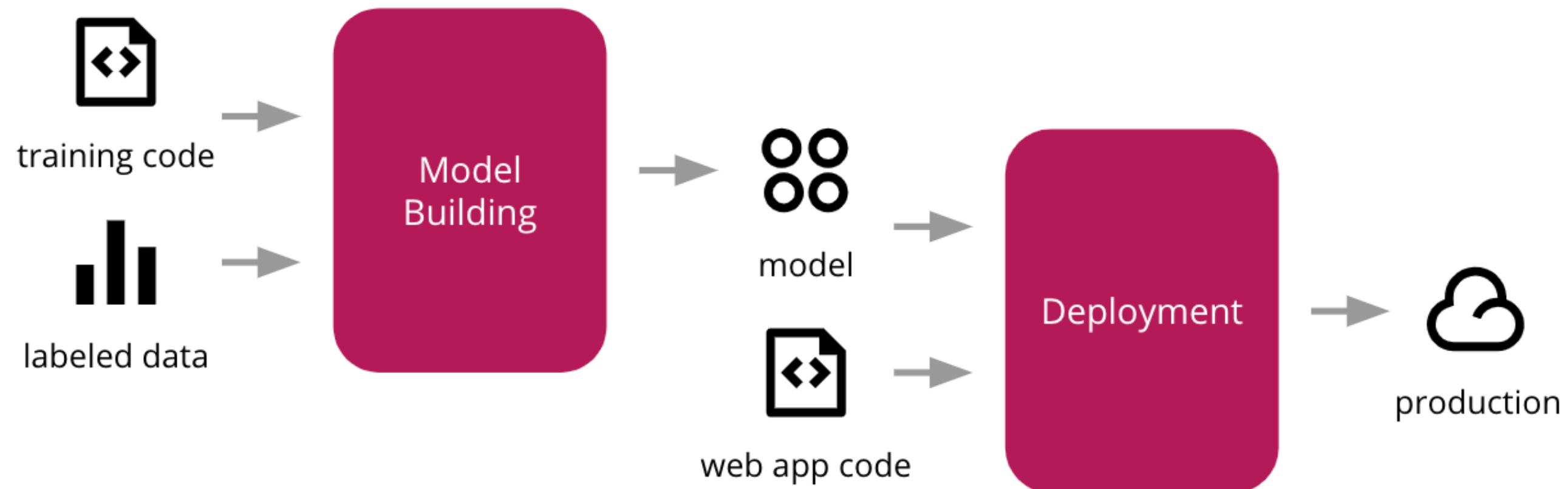
- Emirates (Jumeirah branch): The specific Emirates branch had little to no impact.
- Gender (Male): Gender had negligible impact.
- Family status (Married): Being married had minimal impact.
- Age: Age had minimal impact.
- Presence of car: Having a car had minimal impact.
- Presence of housing: Having housing had minimal impact.
- Type of product (Personal loan): The type of product had little to no impact.
- CPI (Consumer Price Index): CPI had negligible impact.
- Inflation rate: Inflation rate had minimal impact.
- Manufacturing PMI: Manufacturing PMI had little to no impact.

Based on these factors, the ML scoring model has decided to approve the credit application.

our custom approach

upon expanding the underlying dataset, we train ml models tailored to each bank's risk-appetite based on target par, hit rate, precision/recall. Flexible model deployment with:

- i) api-based integration on the cloud, or
- ii) deployment of docker software on bank servers.



our partners

zypl.ai



>30 financial institutions across
10 markets have deployed zypl.score

>\$50 million underwritten by
zypl.score with PAR30+ of <2%

>5 million historical loans
accumulated in database

mena scale

zypl.ai

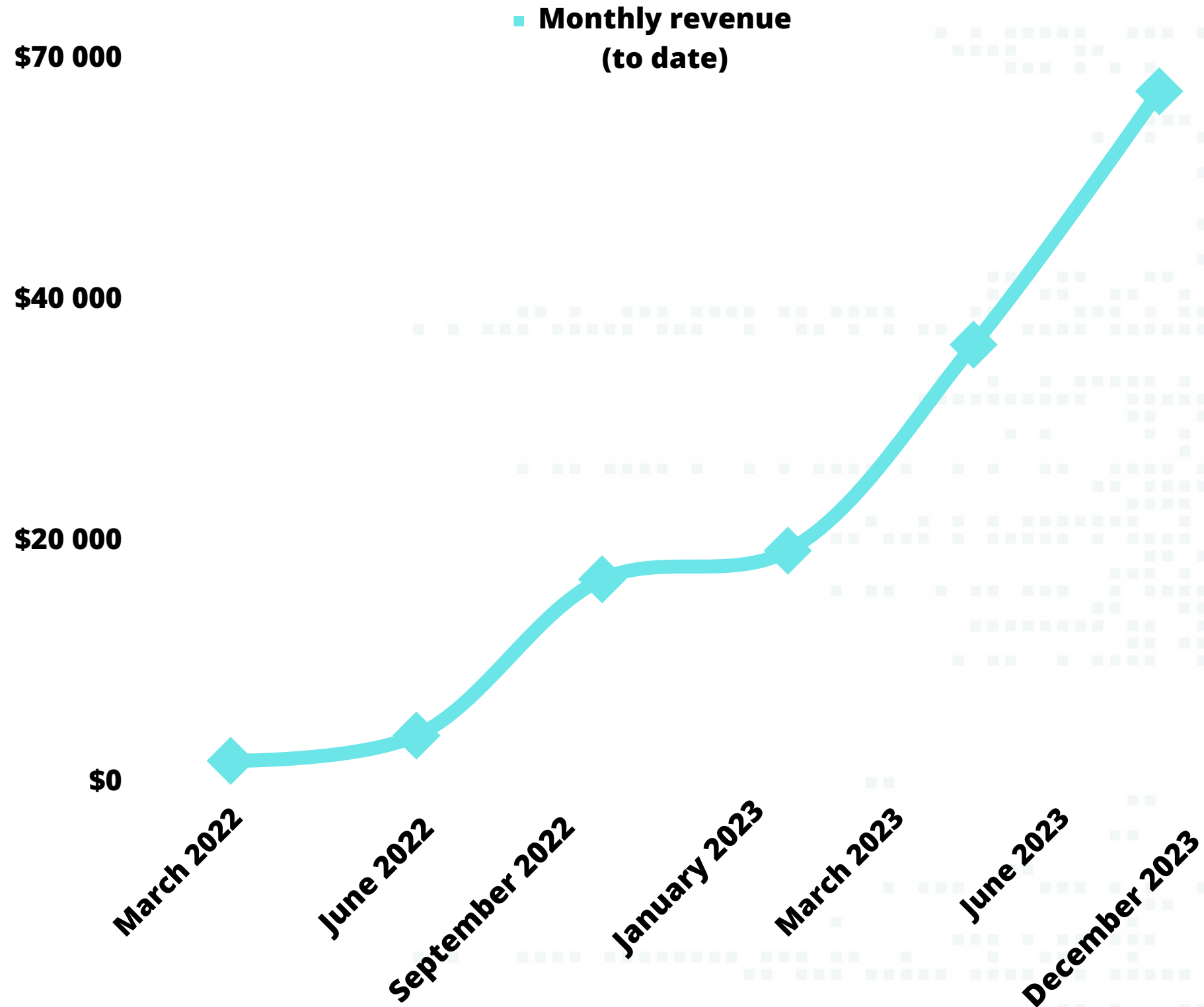
FinTech Hive progress



MENA expansion



financials



Current ARR: \$1 million

Headcount: 45 (including 35 ML engineers & in-house AI Academy)

Operationally **break-even**

Growth into EU + US + Southeast Asia

global rounds



Raised \$2M bridge round at \$25M post-money

2024

Raised \$1.7M in pre-seed at \$10M post-money led by World Bank & global funds

2022



management team

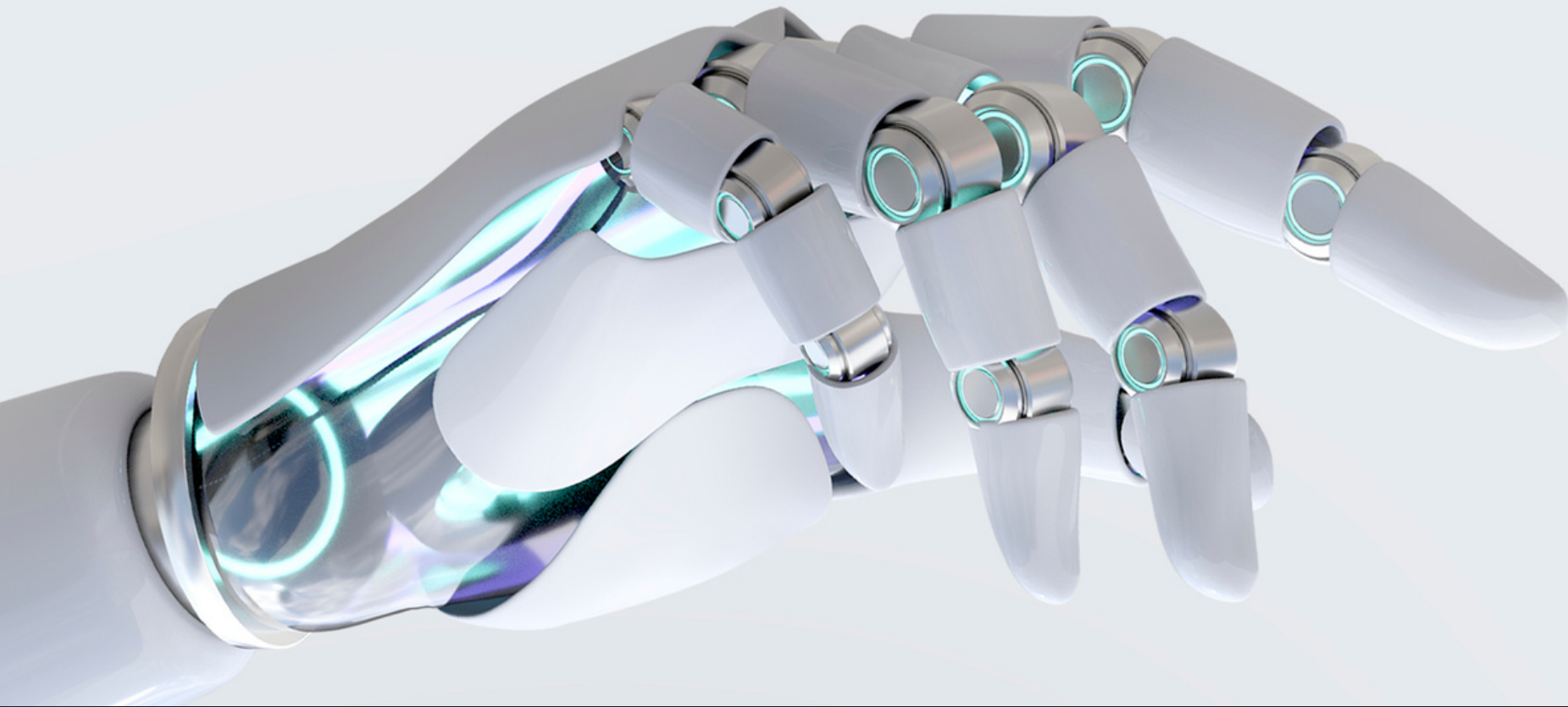


Azizjon Azimi
Founder/CEO



Shuhrat Khalilbekov
VP Product





zypl.ai



**let's deploy ai &
win together!**

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