BIG DATA IS ORIGINALLY FROM SMALL TRIALS AND ERRORS

Kevin Guo
Founder & CEO of Dianrong.com
Investor
US has much more mature nationwide credit score system than China. While we believe Chinese Personal Credit Data can be more precise than Americans due to our privacy sense, legal protection and booming internet development Status.
DianRong Risk Engine Workflow

Risk Engine Components

- Matrix (User info system)
- Risk Engine
- Rule Engine
  - Blacklist
  - Information verify
  - Policy/ Risk control
  - Knowledge graph
- Model Engine & Risk Pricing

Third Party Data

- Credit
- Transaction
- Consumption
- Career
- Social
- Behavior
- Travel History
- Education
China Cash Loan business is still in an early-stage of development, with competitive advantage around customer acquisition, speed of funding, approval rate, and risk control. The competitive landscape is split between:

1) ATJ – high loan limits, lower interest rates, but require invitation
2) P2P firms – medium loan limits, medium interest rates, open to all
3) Micro-loan firms – small loan limits, very short term, opaque high pricing
DianRong Risk Engine Functionality

With multiple third-party data, big data analytics modeling, high-flex configurable risk-control approval system.

### 6 Advantages

- **Decisive**
  - Multi-platform data interaction
  - High coverage
  - High risk informational probability

- **Efficient**
  - Multi-dimensional
  - Cover different areas
  - User interest mining

- **Differentiable**
  - Machine learning algorithms
  - Self-updating model
  - Clear drop in default rate when score goes up

- **Social-Enabled**
  - Use graph database to build people network
  - Mine potential risk relations

- **Flexible**
  - Generate risk profile based on scenarios
  - Build rule mining frameworks
Sometimes, we actually pay more then we can imagine to get money and convenience.
创业 / 金融 / 互联网

还有文艺的那点事儿

微博 | Kevin 郭宇航
微信 | guoyuhang1006
今日头条 | 郭宇航
喜马拉雅 | 郭宇航