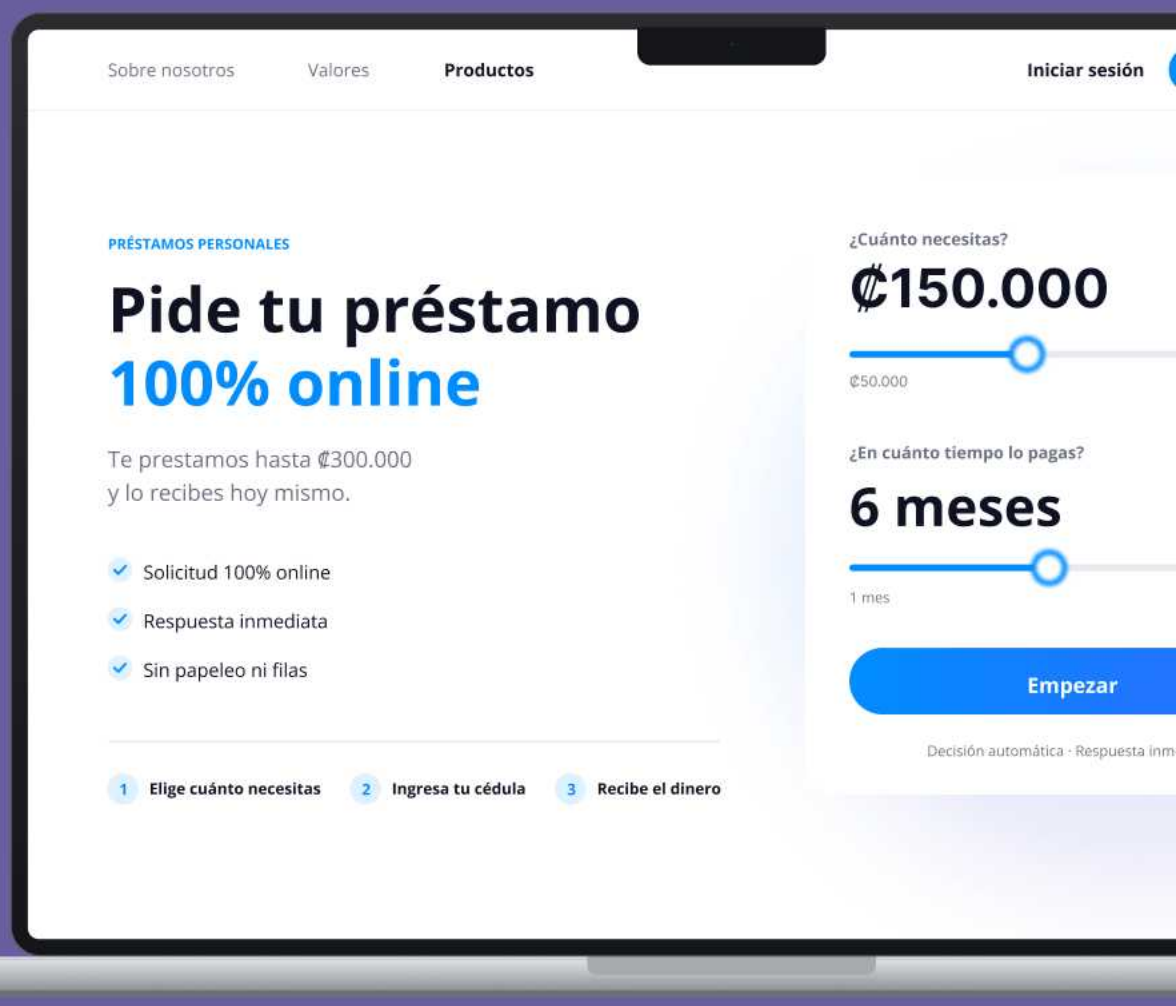
zenziya



HES

Zenziya keeps its repayment rate above 80%

Zenziya success story

Zenziya is a Central American consumer lender that issues instant loans online. It has used GiniMachine for credit scoring since 2019.

Founded in	Markets	Team size	Type	Website
2018	Central America	60+	Consumer lending	zenziya.com

80%	0.65	1 min
Repayment rate	Gini index of deployed models	time from application to decision

Challenge

Instant decisions that depended on scorecard accuracy

Because Zenziya lent online and aimed for instant decisions, its profitability depended on how accurately an automated scorecard separated good risks from bad. A scoring system was already in production. Zenziya's target was a higher Gini index across its models and more accurate default predictions.

Before changing anything in production, Zenziya wanted to test a different modeling approach.

> “The use of GiniMachine services maximizes the value of our historical data allowing us to get real-time default predictions on loan requests and indeed makes our decisioning instantaneous. The use of AI was exactly what we needed to grow our client portfolio.”



Gaston Perri
Chief Innovation Officer at Zenziya

Approach

A trial period, then production since 2019

After a successful trial, GiniMachine went into production in 2019.

Models train automatically on Zenziya's historical loan records, and alternative data can be added. Each model is validated before it scores live applications; deployed models hold a Gini index of 0.65 or higher. The risk team also sees which attributes drive default.

Result

Sub-minute decisions, repayment above 80%

Zenziya decides on each loan application in under a minute, and its repayment rate stays above 80%.

Zenziya revises loan terms and conditions based on portfolio performance; with default risk under control, it can also test new marketing approaches. Sub-minute decisions cut the income lost to abandoned applications.

Thank you for your attention!

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