

GENIE CREDIT PROTOCOL FOR FINTECHS

Two things stop fintechs from underwriting on alternative data.

The cost of building it

The logic to make it work

Genie removes both. You don't buy a single system to get it.



Three camps, two problems.

LOGIC PROBLEM

You tried it.

Approvals went up, and losses went with them. Or it was unexplainable, and compliance killed it.

COST PROBLEM

You haven't tried.

The hires, the GPUs, the training cycles: a bet you can't justify before you have results.

COST PROBLEM, COMPOUNDING

You're running it now.

It works, and it's expensive: data scientists, GPU bills, retraining, model-risk reviews.

One protocol solves both.

Two gates stand between you and alternative-data underwriting.

Gate 1: The cost

- A data science team
- GPU infrastructure
- Training and retraining cycles
- Model-risk reviews
- Cloud spend that grows with every decision

Gate 2: The logic

- Approvals went up, and losses went with them
- It worked in one segment and collapsed in another
- It was unexplainable, so compliance blocked it
- It was a black box, so a decline couldn't be defended

If your credit engine costs what a bank's underwriting department costs, you're a bank with a better app.

A protocol, not a platform. Pure credit logic, licensed as IP.

Your stack

The protocol runs inside your architecture.

Your data

It never leaves your systems.

Your customer

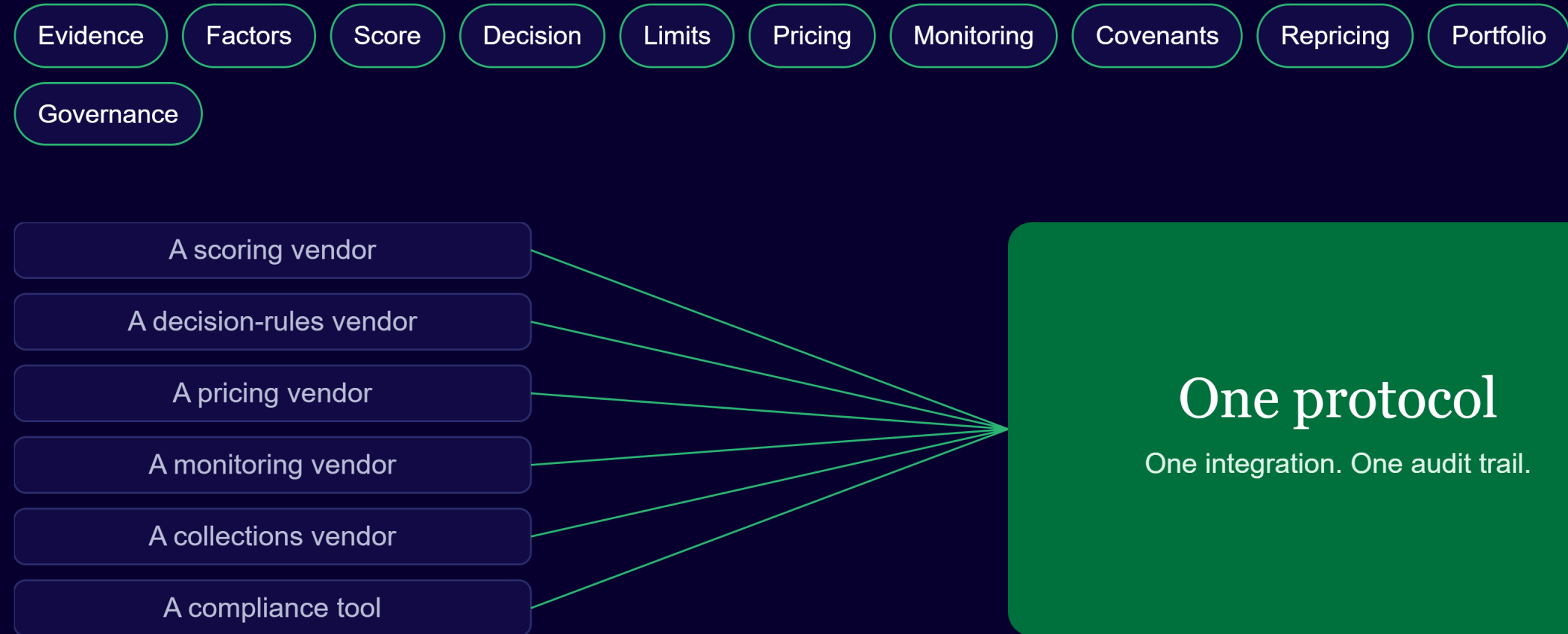
They see your brand, your app, your decisions.

Your economics

Your balance sheet, your pricing, your margin.

No system to buy. No six-vendor stack to assemble. We license the logic and never compete with our licensees.

Credit is a loop. Genie runs all of it.



Deterministic, not trained.

	Typical AI/ML engine	Genie
Compute	GPUs, training and inference	CPUs, a fraction
Retraining	Ongoing cycles	None, calibration only
Explainability	Post-hoc approximations	Every decision names its dominant factor
Audit	Hard to replay	Same input, same output, replayable
Team required	Data scientists	None

Already have an ML engine? Run Genie as a challenger. If you don't, you never need to build one.

Four factors a bank statement can't show you.

λ

Erosion

Cost and purchasing-power pressure

β

Default risk

Probability and severity of payment failure

α

Discontinuity

Operational and business instability

ω

Momentum

Real growth and productivity

Financial data is optional. Assurance evidence is mandatory.

Every decline comes with a path back.

This factor is weak. Here is how to fix it.

- Achieve 18 active days
- Respond to customer messages
- Update listings
- Reduce longest inactive gap

520

Expected score after flip

The protocol never says the model declined you. Each decline becomes a roadmap the borrower can act on.

The loan is a living covenant.

Green

Standard monitoring,
bonus eligibility

Yellow

Early warning,
increased monitoring

Orange

48-hour recovery
window, temporary
surcharge

Red

Acceleration review,
human review

Green Bonus

Rate reduction, limit
enhancement

Good behaviour reduces pricing. Bad behaviour triggers recovery. Every state change is logged.

Most credit systems are a cost centre. This one is three growth engines.

Engagement

Flip conditions turn every decline into a roadmap. Borrowers act, return, and re-engage, driving the same activity the protocol measures.

Retention

Limits scale with loyalty and pricing rewards performance. A borrower who leaves resets their credit history, so they stay.

Revenue

Higher approvals, higher limits, higher utilisation. A segment you could never monetise becomes your best-performing book.

One protocol. Three engines. Compounding.

Proven, not theoretical.

Buyam, an e-commerce marketplace in Cameroon, had no payment rails, no bank statements, and no bureau history. They licensed Genie and built their own credit product on their own data.

<90

days from license to live
credit product

100%

of previously unbankable
merchants scored

10→50
%

credit limits as merchants
stayed and performed

Live

repricing on real-time
behaviour

This isn't a whitepaper. It's running.

Run a 90-day pilot.

Pick one segment and run Genie on your own data. Compare approvals, losses, compute cost, explainability, and the vendors you no longer need. If it doesn't beat what you have, you've lost nothing but a quarter.

Camp 1

You already have the data.

Camp 2

You already have the borrowers.

Camp 3

You already built the engine.

You own the engine. We license the brain.

geniecapital.co