

A **Smile** Success Story

featuring



ABOUT OUR CLIENT



Mocasa BNPL is an all-in-one credit payment app. It offers users an option to pay now with Mocasa credit and pay later interest-free. All transactions done using Mocasa credit are convenient, cashless, and hassle-free.

To open a Mocasa credit account, a user needs to walk through a simple KYC(Know-Your-Customer) procedure by submitting some basic information as required in the app. After the application is approved, the user can have a credit line in their account which can be used to pay for any purchases in more than 700,000 partnered stores. All purchases enjoy 0% interest during the 15-day billing cycle!

www.getsmileapi.com

THE PAIN POINTS



Before Smile, Mocasa was not able to get accurate income data and data with reliable coverage.

- Prior to implementing Smile, Mocasa rigorously checked multiple paper trails such as paylips and certificates of employment to assess a borrower's creditworthiness. This was an expensive and lengthy process.
- Mocasa's Non-Performing Loans (NPL) were going beyond a normal limit. This was mainly caused by a lack of access to sufficient data needed to assess borrowers' creditworthiness specifically the ability to repay a loan.

THE BUSINESS OUTCOME AFTER SMILE API



Through the integration of Smile, Mocasa was able to accelerate its operational efficiency and better profitability.

- After integrating Smile API into the origination process, Mocasa's NPL dropped to 5% compared to 15% before on a subset of specific users.
- Mocasa was now able to automate its end-to-end credit decision process, and dramatically improve operational efficiency.
- Better user experience as credit scores can be calculated right away as part of the user's application process.
- Through Smile, Mocasa can now cover over 40 Million Filipinos with the latest income and employment data.

THE SOLUTION

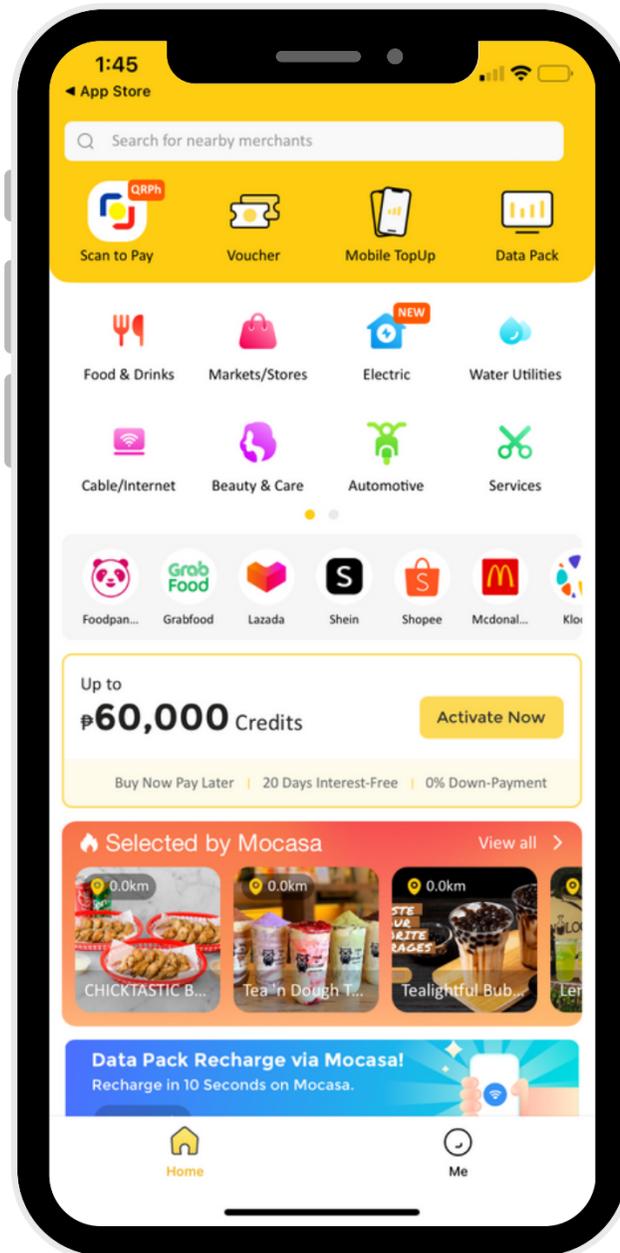
How did Smile do this?

Smile API provides Mocasa with an easy-to-integrate API solution covering over 40 million Filipinos (90% of the working population) through one single access.

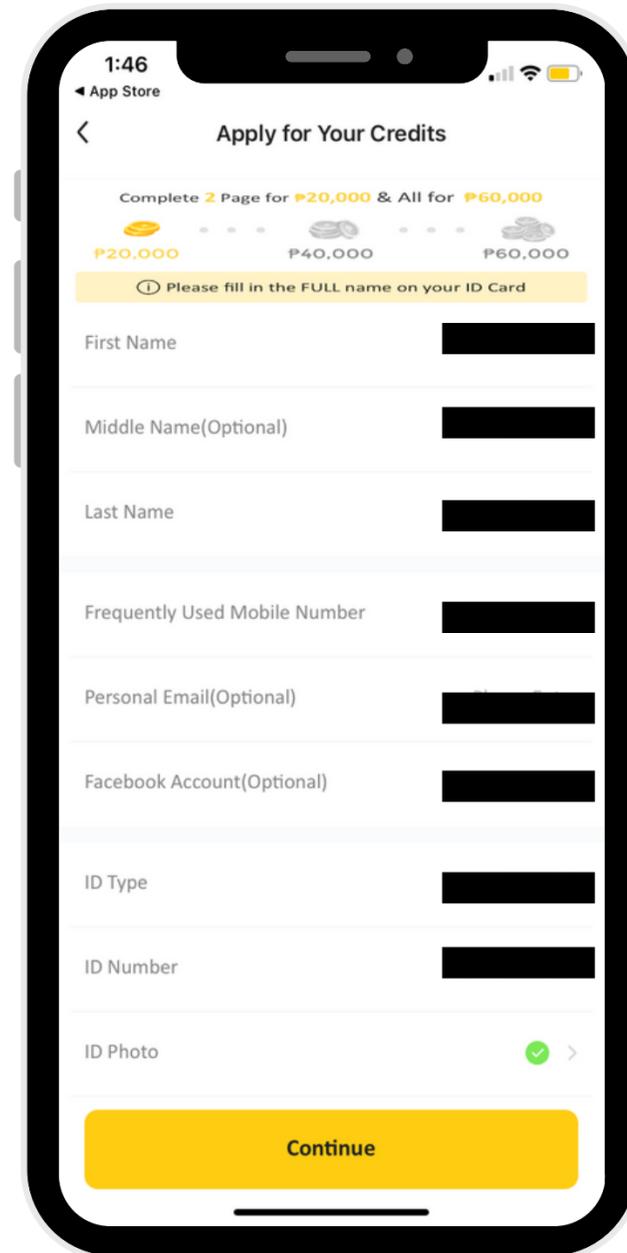
This coverage is a result of the extensive connections of data sources ranging from government services such as SSS, Philhealth, GSIS, to cloud/on-prem payroll systems, e-commerce sellers such as Shopee and Lazada, Gig platforms or other employment data-related data sources.

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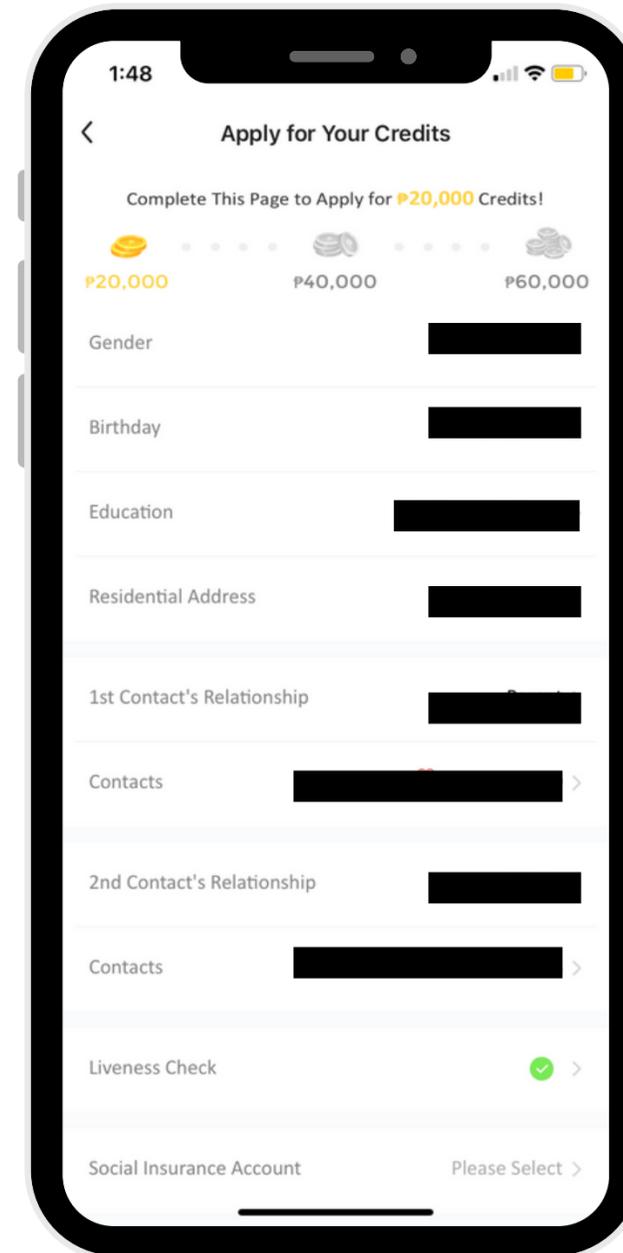
User Journey I



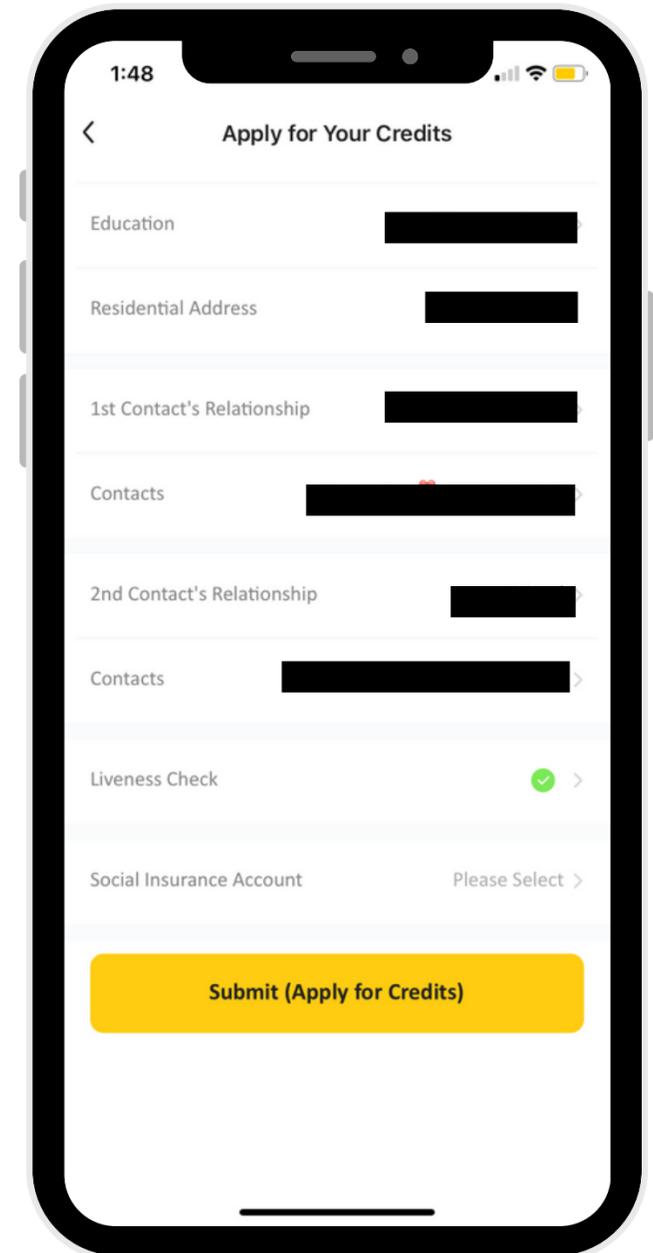
Step 1



Step 2

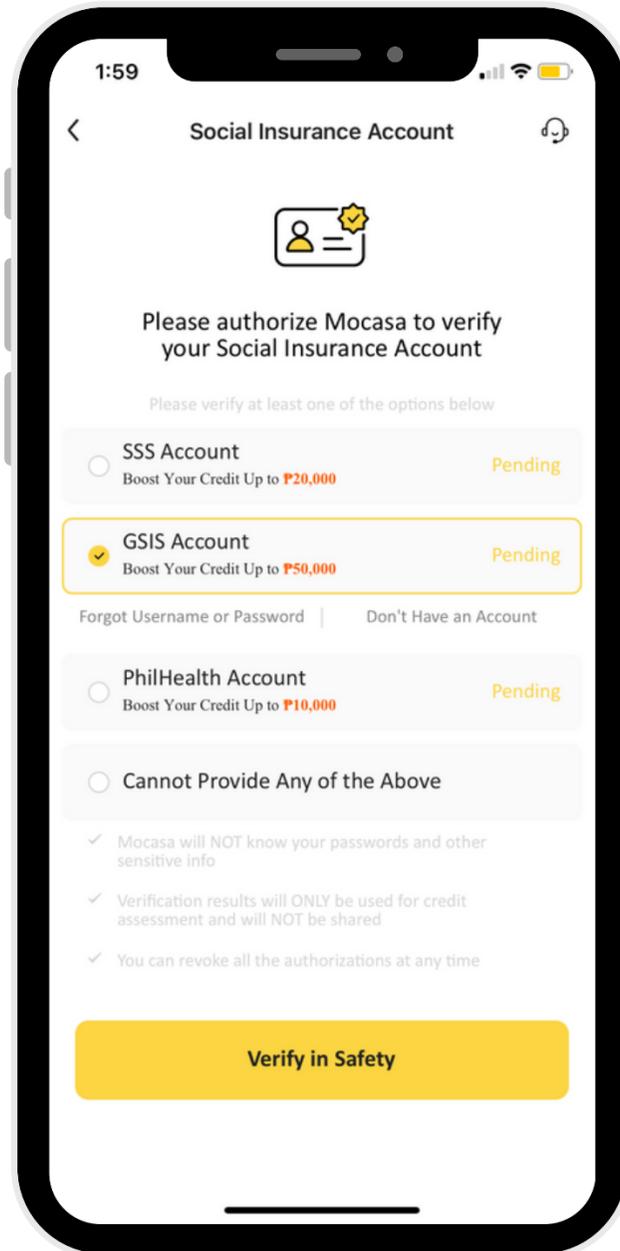


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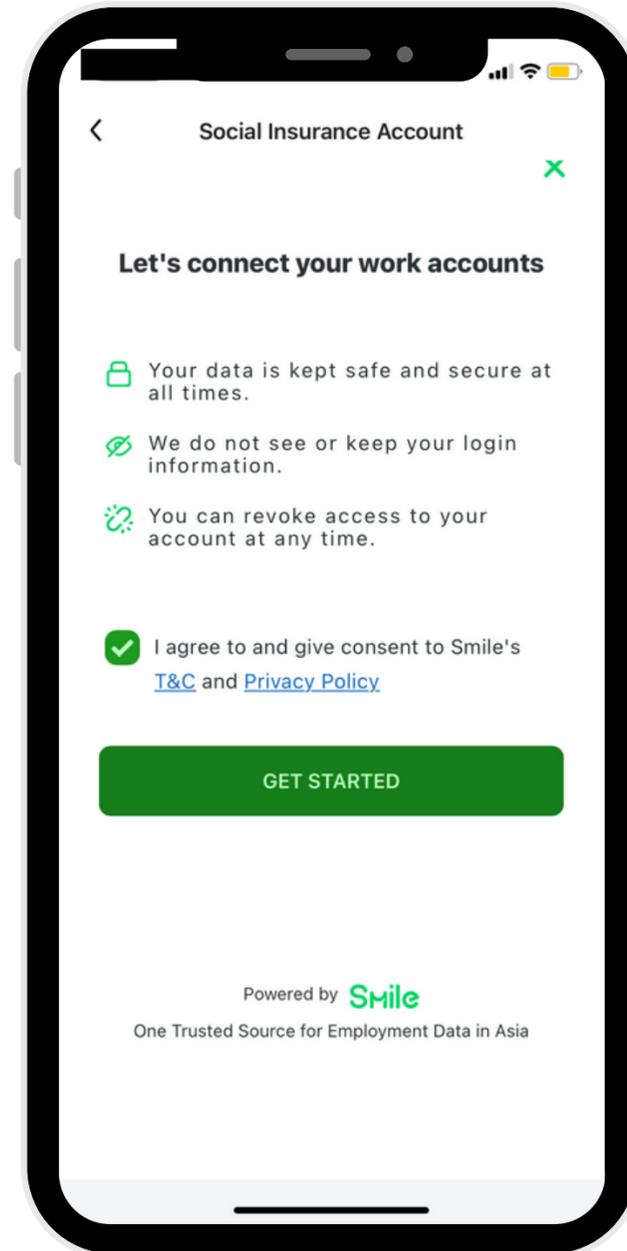


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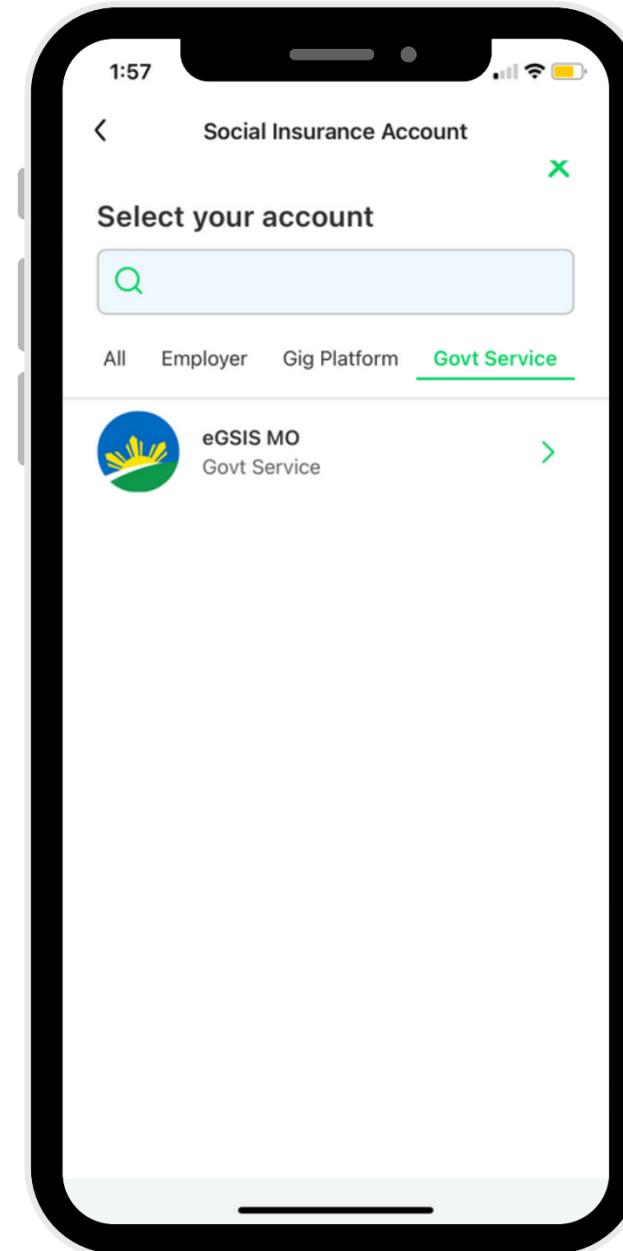
User Journey II



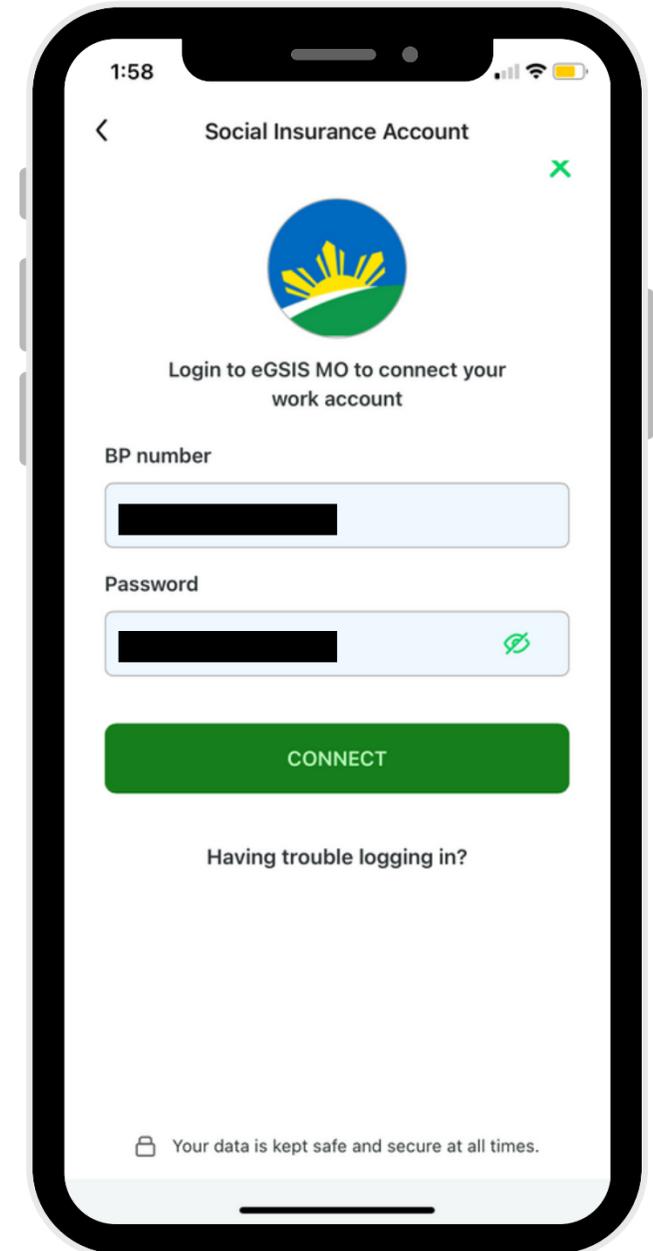
Step 5



Step 6

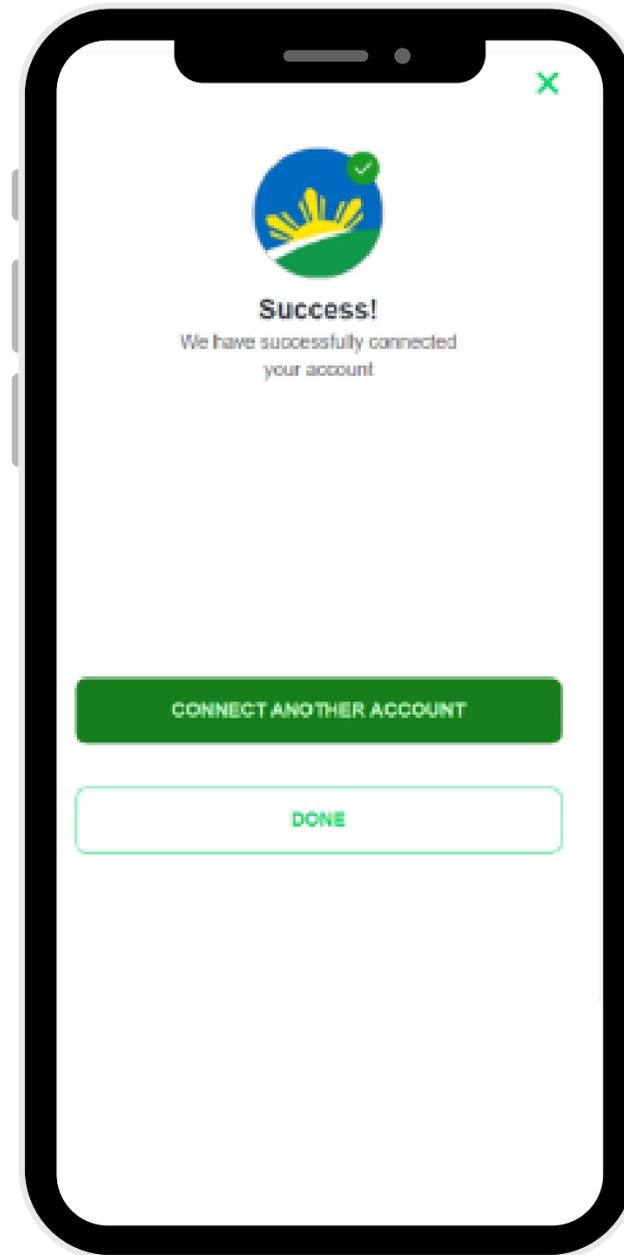


Step 7

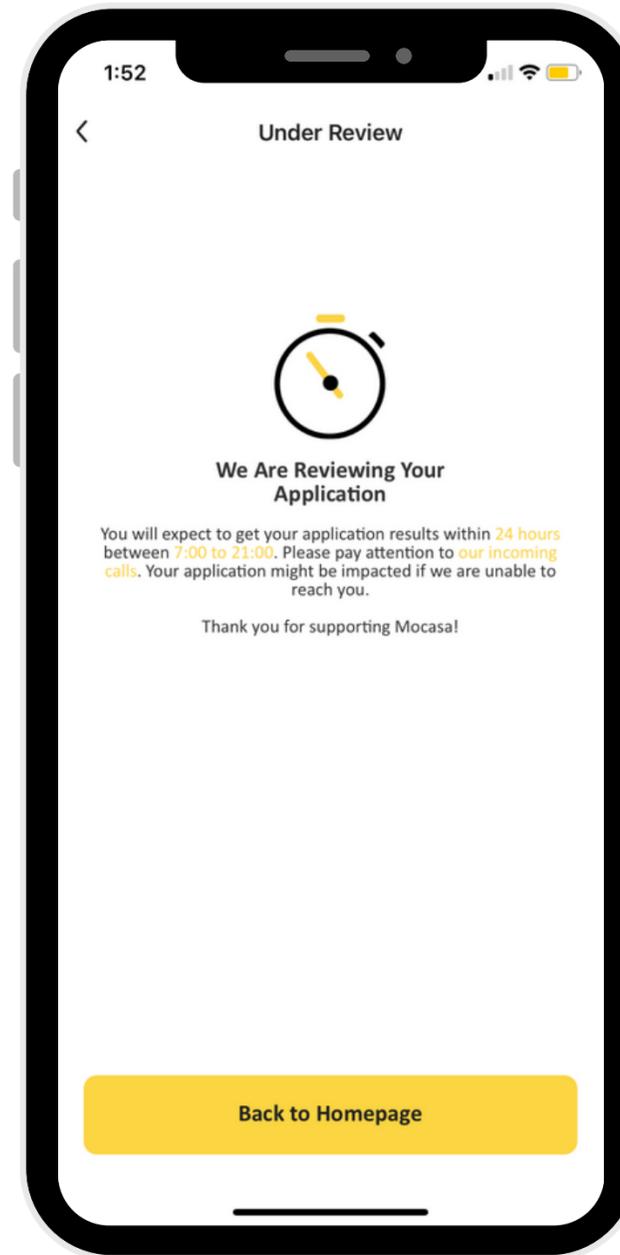


Step 8

User Journey III



Step 9



Step 10

PRODUCT

The Process

Solution



VoIE
KYC
Direct deposit change
Earned wage access

Access



User-permissioned
One-time

Execution



Integration level data limit
Email or SMS-delivery
Embedded
Multi-vendor orchestration

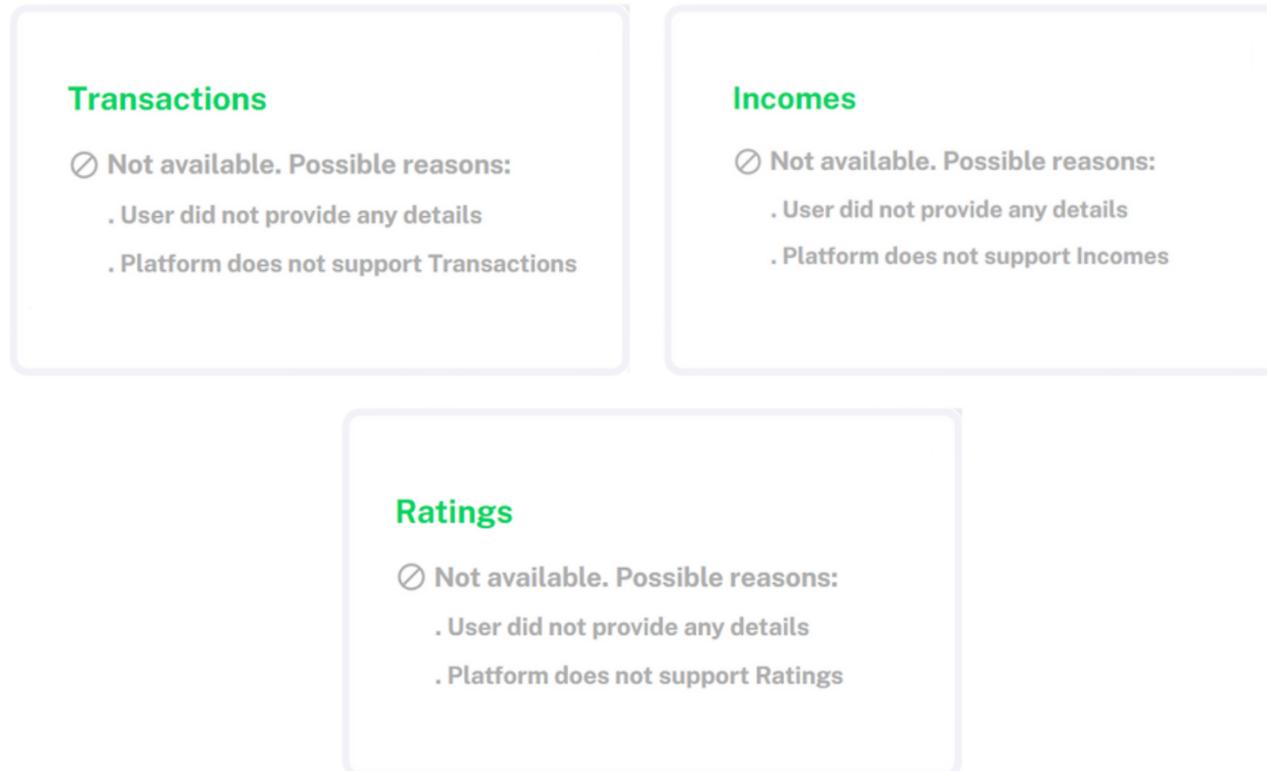
Outcome

JSON
Web console

PRODUCT

The Output

With our API, Mocasa doesn't need to calculate the estimated incomes. We do it for them from their borrowers' contributions!



Estimated Incomes

Month	Currency	Base Amount
2022-10	PHP	8,500.00
2022-09	PHP	8,500.00

You will receive the collected data in JSON Format

CONTACT US

Make Better Credit Decisions Using Employment Data

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