A **Smile** Success Story

featuring

MIOCASA

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!

MOCASA

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 payslips 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.

MOCASA

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.

www.getsmileapi.com

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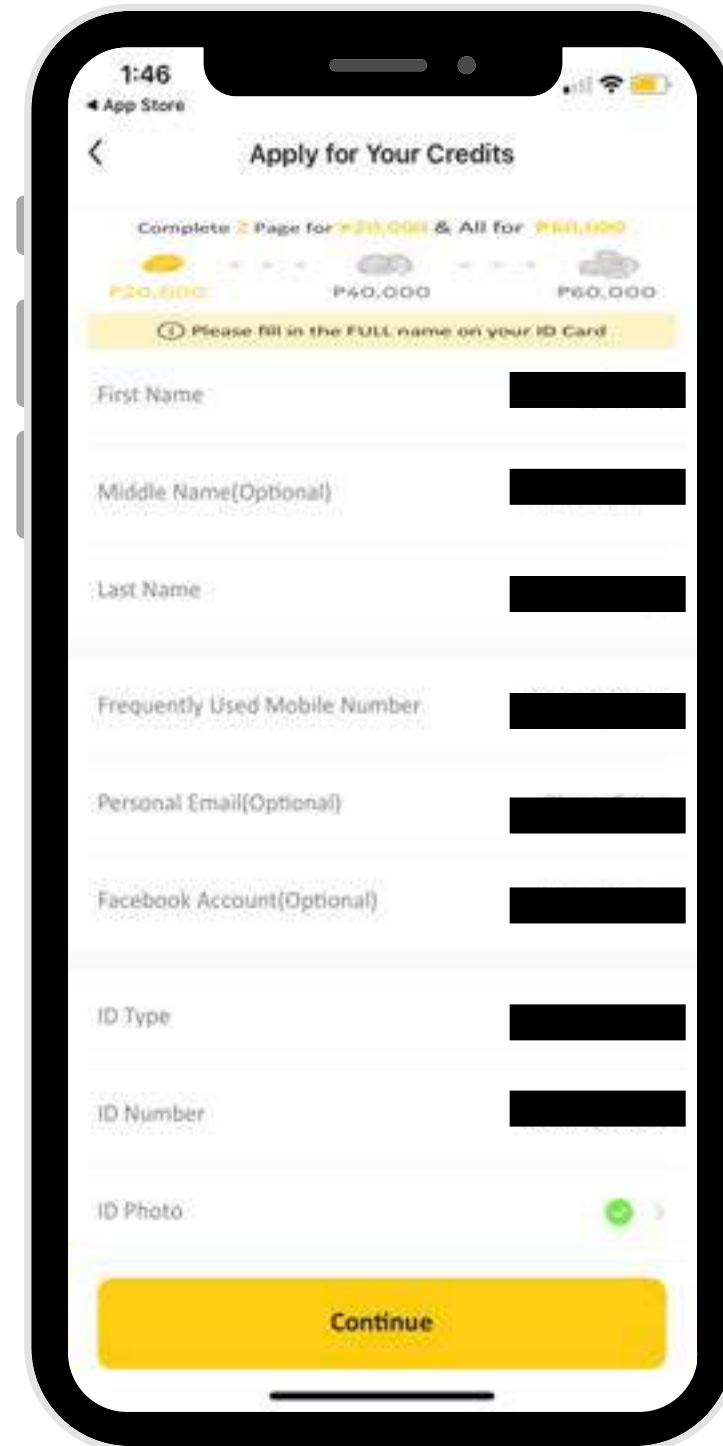
This coverage is a result of the extensive connections of data sources ranging from government services such as SSS, Philhealth, GSIS, to cloud/on-prem payroll systems, e-commerce sellers such as Shopee and Lazada, Gig platforms or other employment data-related data sources.
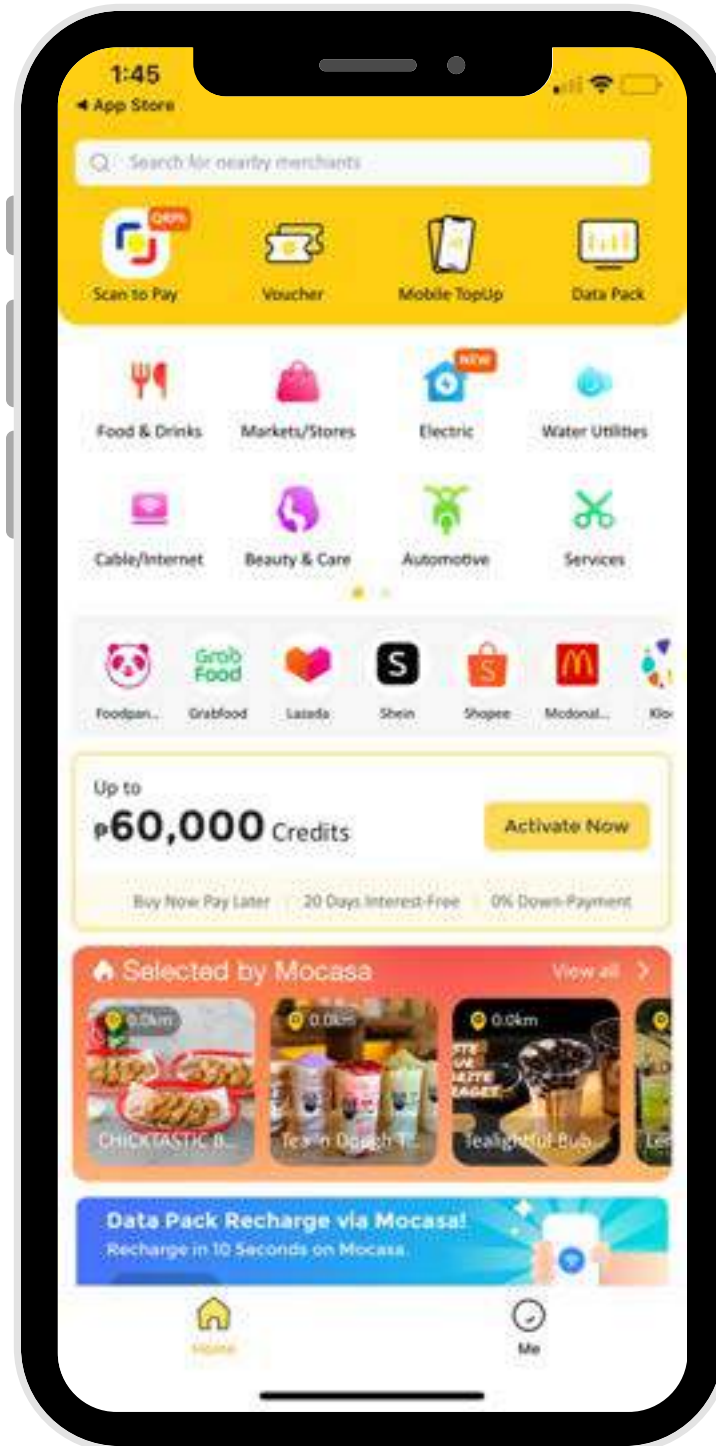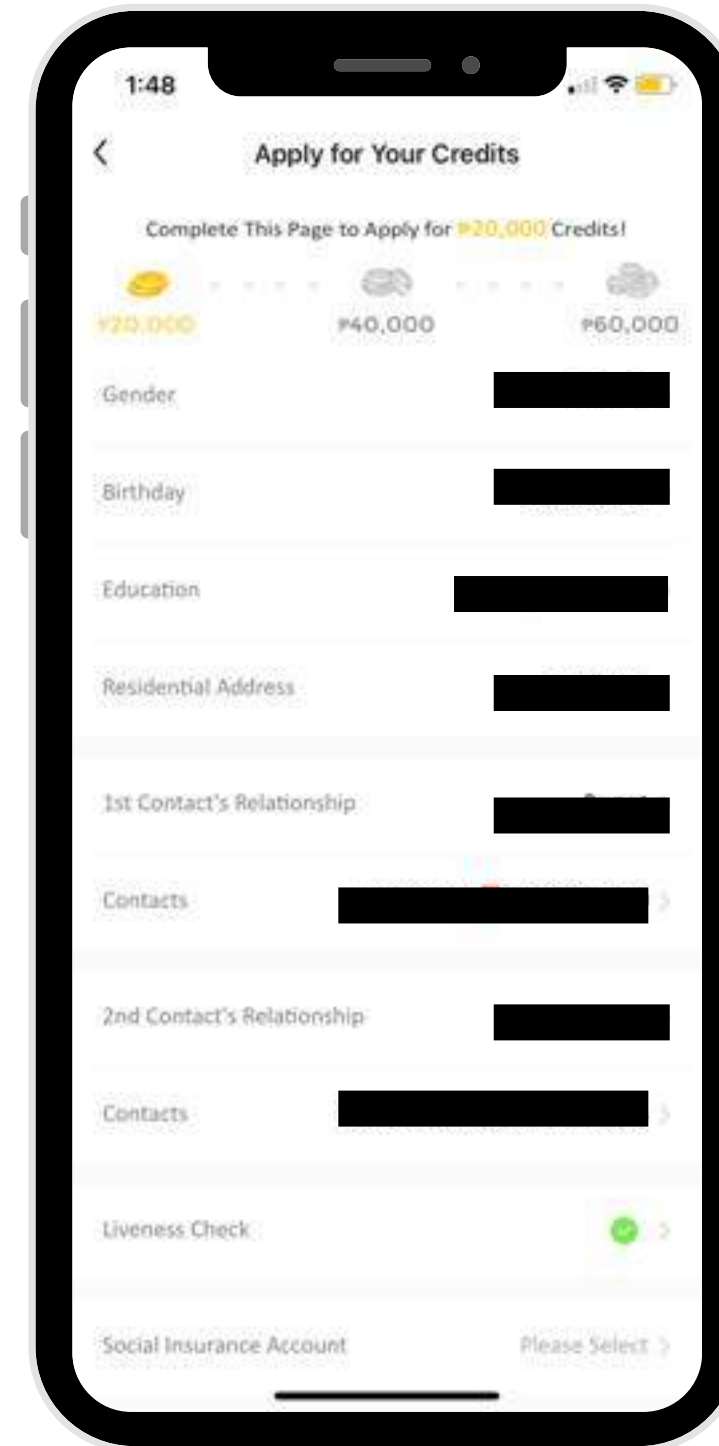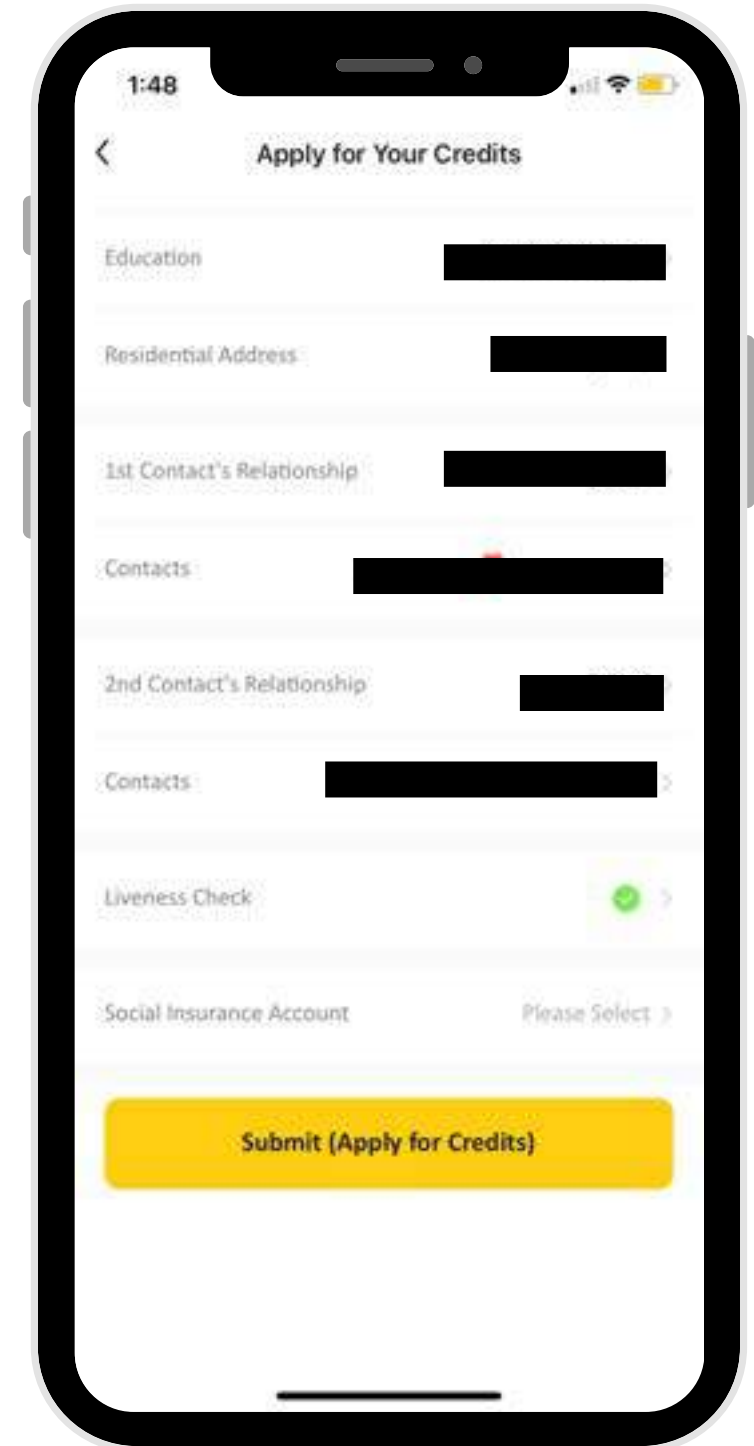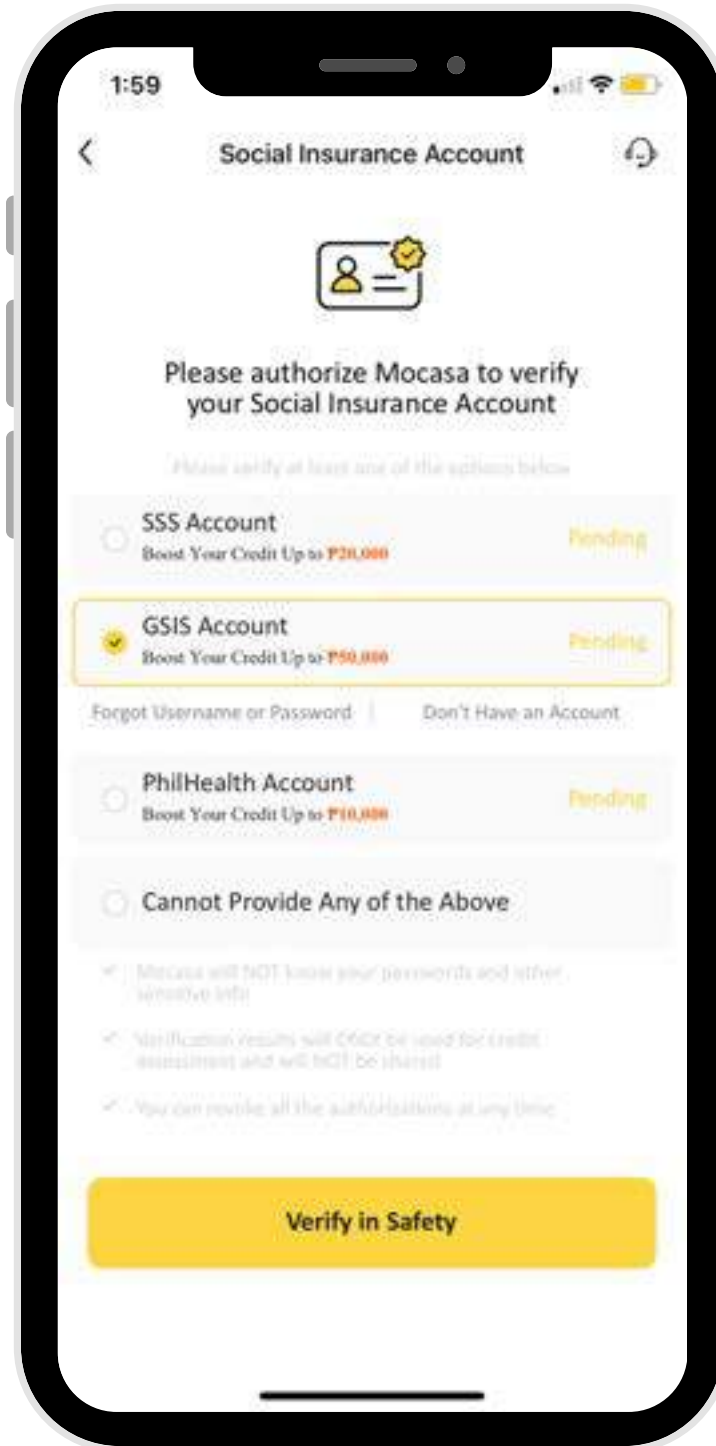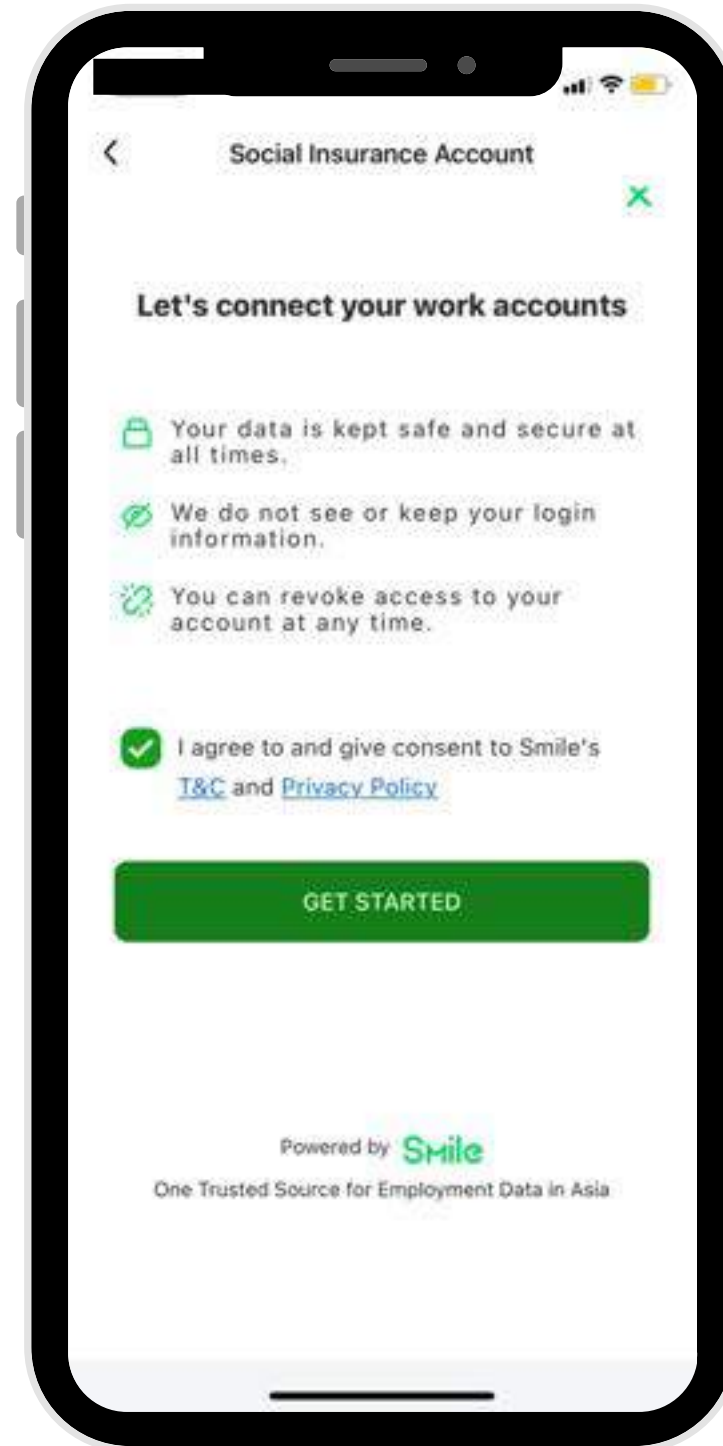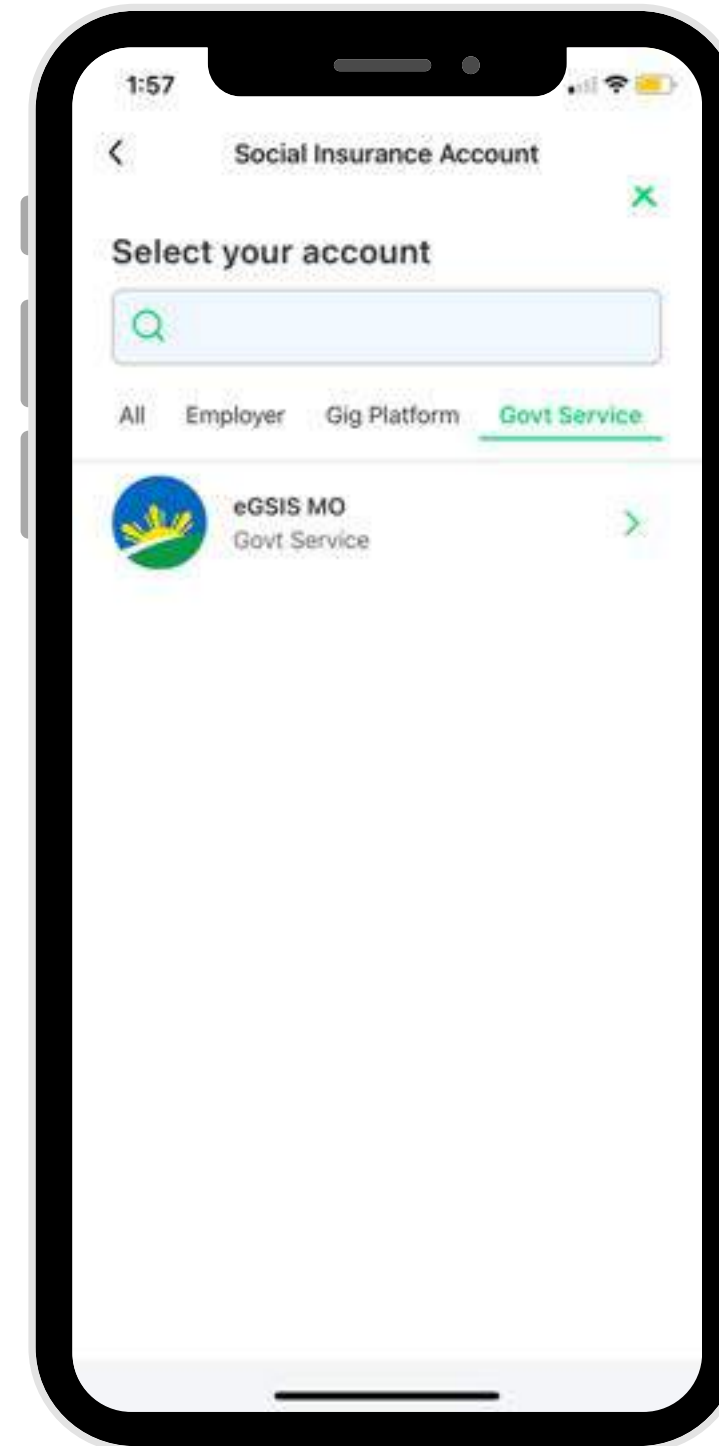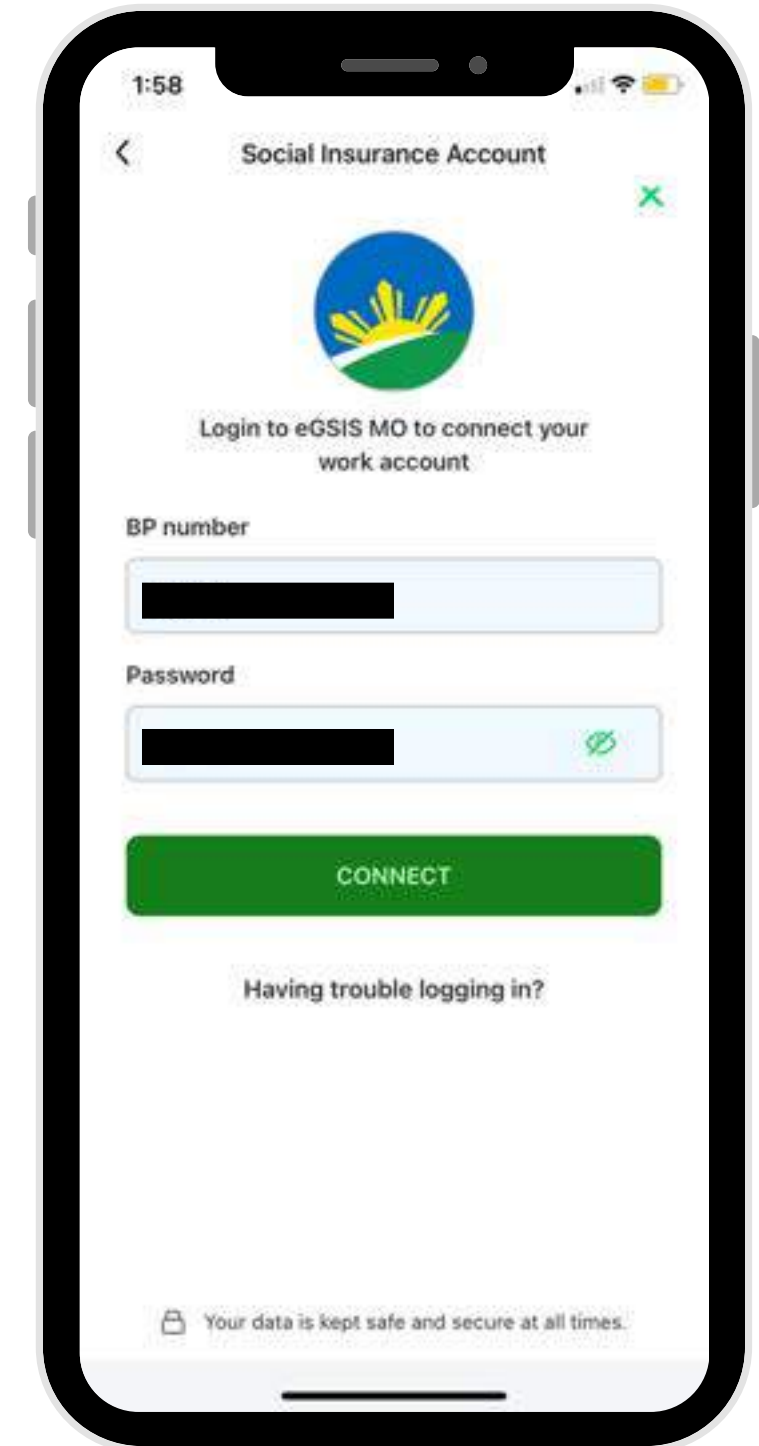
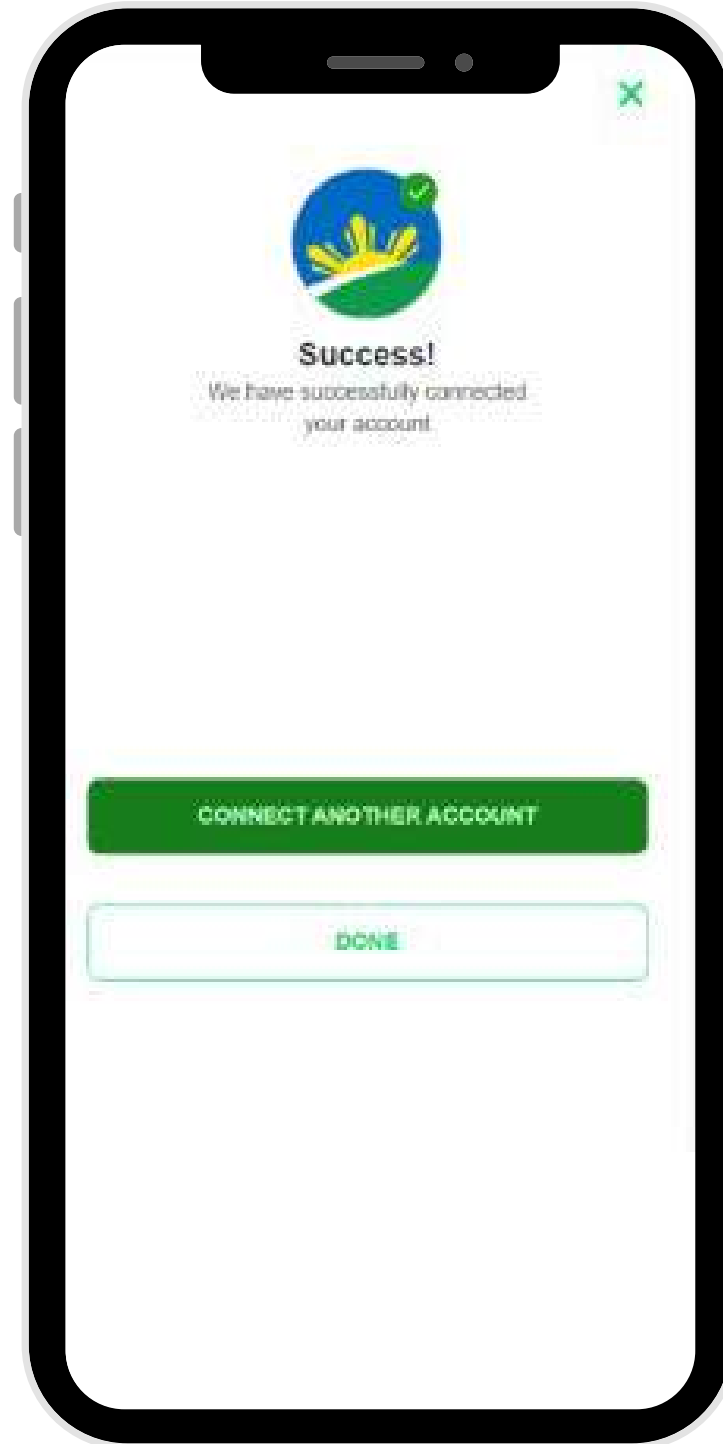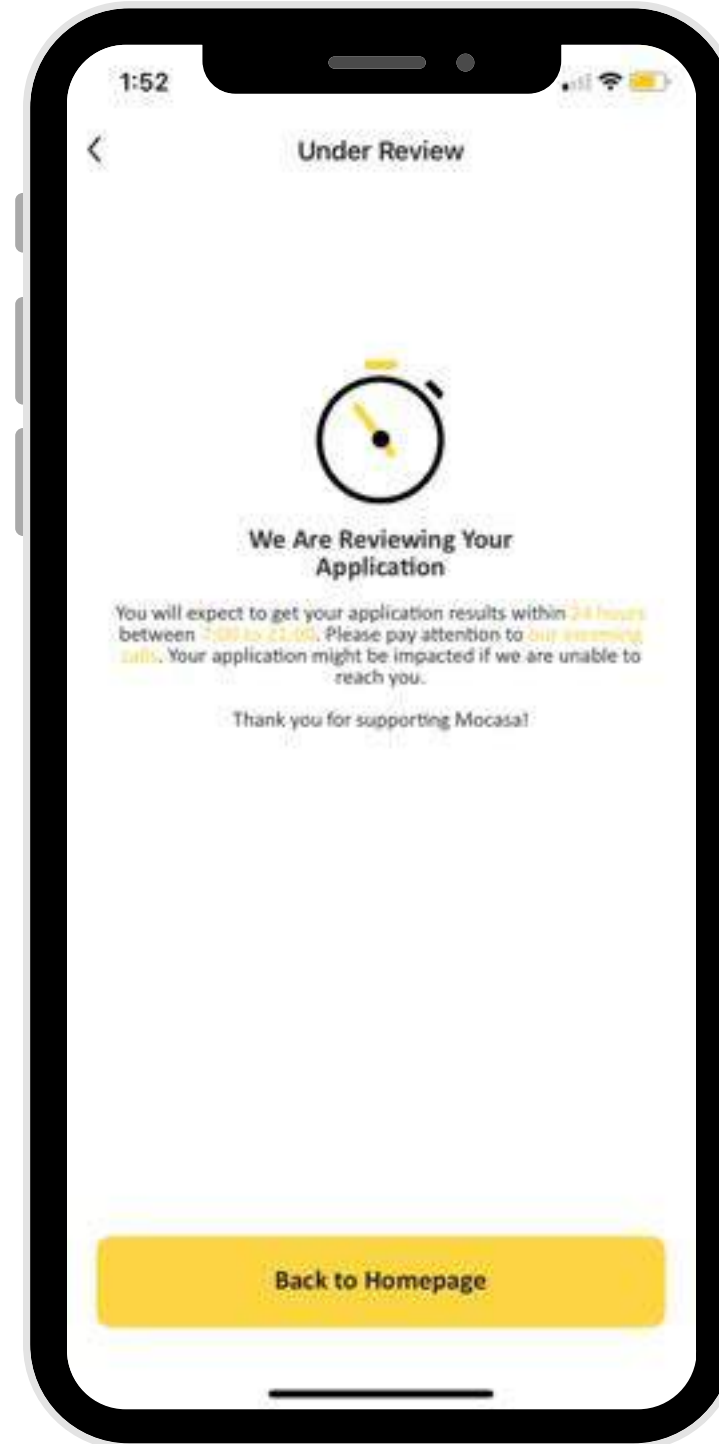# User Journey I

Step 1

Step 2

Step 3

Step 4

User Journey II

Step 5

Step 6

Step 7

Step 8

User Journey III

Step 9

Step 10

The Process

Solution →

VolE

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

The Output

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

Transactions

⊘ Not available. Possible reasons:

. User did not provide any details

. Platform does not support Transactions

Incomes

⊘ Not available. Possible reasons:

. User did not provide any details

. Platform does not support Incomes

Ratings

⊘ Not available. Possible reasons:

. User did not provide any details

. Platform does not support Ratings

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

Make Better Credit Decisions Using Employment Data

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