



ezra

Easy and  
rapid credit  
solutions.





# Innovative credit solutions, for a more inclusive world.

Ezra was founded in 2011, with one core purpose: to design, develop, and deliver lending products that power financial inclusion throughout emerging and developing markets.

We do this by leveraging alternative data and a machine learning-based infrastructure to power our proprietary scoring engine. It continues to evolve with - and adapt to - the shifting habits of our partners' customers, to ensure fast and accurate profiling at every stage of the product life cycle.

Over the years our team has continued to grow, as has our international presence and our network of partners. However, our commitment to financial inclusion has remained the same - and it is what continues to drive us to this day.



# What makes Ezra unique?

Tailored, transparent, and trusted credit solutions for service providers across the world.



## Our innovation

We partner with leading financial institutions and service providers, to provide solutions that meet the needs of their customers - whether or not they have a credit history.



## Proven credit scoring

Ezra is built on more than a decade's worth of experience. Our unrivalled market insights and deep understanding of not just our partners' needs, but more importantly the needs of their customers, allow us to create cost-effective lending products that drive eligibility and profitability in emerging and developing markets.



## A lasting partnership

We're more than just a fintech - we are strategic partners. Collaboration is at our core, and we are proud to provide our partners with total transparency throughout the product development process and the full product lifecycle.



## Our expertise

We process high transaction volumes daily, and maintain the lowest bad debt rate in the industry. This is thanks in part to our non-conventional scoring algorithms which leverage alternative data to help reach more people, including underbanked populations.



## Our mission

To facilitate digital transformation by providing easy and rapid credit solutions, and empowering unbanked and financially underserved communities with increased access to economic opportunities.

## Who we serve



### Mobile Wallet Operators

Boost customer activity with low-risk, high-return loan products



### Mobile Network Operators

Grow your product portfolio and maximise network utilisation



### Financial Institutions

Optimise capital usage to support digital transformation and boost financial inclusion



### Utility Providers

Increase customer satisfaction with credit solutions built to empower



## Testimonials

"Ezra provides Airtime Credit Services to customers of Airtel Kenya. We confirm that they have discharged their obligations well, and we hereby recommend them as a service provider for Airtime Credit Services".



"We are very pleased with the performance and growth of N'stakolle Loan Product. As such we, recommend Ezra for similar undertakings".



# Our products

## Tailor-made solutions with transformative impact.

Whether you're interested in one credit solution, or a whole suite, our comprehensive range of ready-made and bespoke products will meet your customers' evolving needs.

From product creation to campaign and post-launch support, and from end user support to monitoring and reporting, we're with you every step of the way.

### How we work

#### Off-the-shelf

Ready-made products, with no compromise on quality. Our off-the-shelf solutions are ready to launch in as little as 12 weeks.

#### Custom-made

We work closely with each of our partners to develop a thorough understanding of their unique needs. This allows us to design and deliver tailored credit products which optimise customer activity and eligibility.

Product	Mobile Wallet Operators	Mobile Network Operators	Financial Institutions	Utility Providers
Cash Loans	✓		✓	
BNPL				✓
Airtime Credit Services		✓		
Line of Credit	✓		✓	
Merchant and Agent Loans	✓		✓	
Overdraft	✓		✓	
Savings	✓		✓	
Token Advance Services				✓



### Cash Loans

Expand market penetration, boost acquisition, and increase liquidity. Cash Loans enable you to increase transaction fee revenues, alongside direct revenue services.



### BNPL

Make both big and small-ticket purchases more accessible for your customers. Buy Now Pay Later (BNPL) helps them to spread payments over a set period, in affordable instalments.



### Airtime Credit Services

Wherever your customers are, help them to keep the conversation going even when they run out of credit. Increase your average revenue per user and create a better customer experience with Airtime Credit Services.



### Line of Credit

Flexible, adjustable loans for greater customer convenience. Line of Credit enables your customers to access a defined loan and pay it back either immediately or in instalments.



### Merchant and Agent Loans

Short-term credit solutions for your business customers. Boost satisfaction with fast, flexible Merchant Loans that enable businesses to build their credit history and access funds when they need them the most.



### Overdraft

Flexibility and financial security for your customers, and further opportunities for your business. Empower your customers to borrow beyond their balance with an Overdraft.



### Savings

Increase customer adoption, with improved interest rates and shorter reward tenures. Allow your customers to save for the future, providing financial security and peace of mind.



### Token Advance Services

Easy to integrate, easy to operate, and gives your customers a convenient way to top up their meter - wherever they are, and whenever they need it.

## Our network



### Our team

100+ dedicated experts, who come together from 20+ countries to deploy our solutions across the world.



To learn more about how our solutions can benefit your business.

Contact us today.



[www.ezra.world/contact](http://www.ezra.world/contact)



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