FinTech Pioneer IceKredit Transforms the Credit Market With TigerGraph
Selects TigerGraph Over Neo4j to Power its Credit Rating and Risk-Assessment Technology

REDWOOD CITY, CA - Aug. 29, 2018 - TigerGraph, the world's fastest graph analytics platform for the enterprise, today announced that IceKredit, an international FinTech company, is transforming the global credit market with TigerGraph. IceKredit selected TigerGraph over Neo4j to support its machine-learning (ML) and artificial intelligence (AI) for its big data technologies, and is using real-time analytics and graph from TigerGraph to power its credit evaluation application to score individuals and small to medium-sized enterprises.

"IceKredit considered several solutions, including Neo4j, to power our machine learning and AI applications," said Dr. Lingyu Gu, CEO, IceKredit. "We selected TigerGraph for its superior data warehousing speed and computational processing capacity, which improved performance by an order of magnitude. The result is drastic enhancement of our response speeds as we deliver credit evaluations to our customers."

IceKredit is disrupting credit markets in China, Southeast Asia and the United States. The company's dedicated modeling and analytics teams comprise of top data scientists and financial analysts from well-established technology and financial services companies. These include organizations such as Kabbage, ZestFinance, Lending Club, Capital One, Discover, GE Capital and Barclays.

A Customer 360 Graph For Credit Rating and Risk Assessment
IceKredit provides comprehensive credit ratings and monitoring, performed on small businesses and individuals with limited financial transaction history - including the subprime market (15 percent of the entire United States population) not covered by FICO and related credit bureaus. By assessing risk, IceKredit enables lenders to provide these individuals with the financial resources that they deserve at relatively low rates.

A Customer 360 Graph, powered by TigerGraph, is key to IceKredit's credit assessment services. With access to accurate third-party data (from government, public and private sources and more), IceKredit uses ML and AI for custom advanced models and analytics used to build comprehensive credit views for applicants. IceKredit's anti-fraud engines further quantify an applicant's fraud probability and compares it with actual business activity, helping clients prioritize leads and make smarter decisions on acquiring customers based on risk.

Graph analytics is key to IceKredit's success in identifying undisclosed relationships and connections within data, and to assigning and updating risk ratings in real time. Graph analytics is also being used by IceKredit to assist and improve efficiency in case investigations around potential financial crimes violations.

IceKredit is empowering lenders by reducing their fraud risks by providing more accurate, detailed credit ratings for applicants that are not tracked by traditional credit bureaus. IceKredit is also able to produce risk warnings in advance with in-depth analysis, all based on its Customer 360 Graph and enterprise loan guarantee relationship network. IceKredit also supports clients in complying with the Financial Crimes Enforcement Network, the Bank Secrecy Act, Foreign Assets Control Regulations, and other financial crimes regulations.

"TigerGraph is designed from the ground up to help worldwide organizations unlock the most value from their data using complex analytics at massive scale," said Todd Blaschka, COO, TigerGraph. "A Customer 360 Graph provides the perfect model for FinTech applications, by supporting powerful relationship analysis for real-time assessment and monitoring, as well as linking data to reduce fraud and risk associated with customer acquisitions. Combined with machine learning and artificial intelligence, IceKredit is using the power of graph analytics to disrupt the credit market on a global scale."

TigerGraph offers the world's fastest graph analytics platform that tackles the toughest data challenges in real time, no matter how large or complex the data set. TigerGraph stores all data sources in a single, unified multiple-graph store that can scale out and up easily and efficiently to explore, discover and predict relationships. Unlike traditional graph databases, TigerGraph can scale for real-time multi-hop queries to trillions of relationships.

Helpful Links
- TigerGraph Developer Edition & Free Trial
- TigerGraph Website
- TigerGraph Blog
- TigerGraph on Twitter
- TigerGraph on LinkedIn

About TigerGraph
TigerGraph is the world's fastest graph analytics platform designed to unleash the power of interconnected data for deeper insights and better outcomes. TigerGraph fulfills the true promise and benefits of the graph platform by tackling the toughest data challenges in real time, no matter how large or complex the dataset. TigerGraph supports applications such as IoT, AI and machine learning to make sense of ever-changing big data. TigerGraph's proven technology is used by customers including Uber, VISA, Alipay, Wish, IceKredit, China Mobile and State Grid Corporation of China. For more information, follow the company on Twitter @TigerGraphDB or visit www.tigergraph.com.

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