IDP: credit scoring for a fintech

Our mission at fulfin is to enable online businesses to grow to their full potential. We integrate with digital marketplaces and third party logistics to offer a unique form of fulfilment financing. Our product allows ecommerce sellers to flexibly and efficiently finance their inventory purchases and make reasonable repayments based entirely on their own success and sales velocity.

The project
The credit scoring module is an integral part of our credit process. Fortunately, with the availability of a wealth of public Amazon specific KPIs (e.g. Bestseller ranks, SEO rankings, etc) we are able to test alternative risk predictors and thereby assess survivorship probabilities of ecommerce sellers which might better explain credit risk than traditional scoring methods.

Our ask of you
- Interest in credit scoring in a fintech and ecommerce context
- Knowledge of statistical methods and AI / ML tools and frameworks
- Confidence to lead the project and drive it to a successful conclusion

Why join us?
- Hands-on experience with knowledgeable and experienced founders
- Potential for post-project employment
- Experiencing real, fast paced startup life in the WERK1 incubator
- Gaining key insights into fintech, ecommerce, trade finance and learn a lot about online risk management

Send your application including your CV to Marcel Maier, Chair of Financial Management and Capital Markets, email: marcel.maier@tum.de

https://www.fulfin.io