

## Yelloan

### Who are we?

We believe in a world where everyone has access to fair and transparent credit. But we are not quite there... Yet, generalised credit exclusion of entire segments of population – as is the case in many countries – means an increased risk of social exclusion and poverty and constitutes a burden on growth in economic activity.

That is where the French Fintech Yelloan comes in, developing several solutions aimed at improving the access to credit.

- In 2016, Yelloan launched the friends and family pledge service (“FFP” or “crowdfunded guarantee”), a digital service whereby the credit applicant receives pledges from his friends and family, used as a token of trust for the lender and thereby opening the credit doors.
- In 2017, Yelloan launched its bot Yello, the first AI dedicated to online credit application, designed to talk to people excluded from credit and assist them in accessing to the most appropriate financing for their projects. Yello enables a greater access to credit through a better assessment of individuals’ creditworthiness as well as streamlined and transparent processes, relying on alternative data and the use of machine learning algorithms. More than that, Yello is the proof that AI can be about humanising digital, which is key when it comes to improve financial interactions, with needs for pedagogy, tailored advice and coaching.

These technologies enable [www.yelloan.com](http://www.yelloan.com), the Yelloan website on which users can make loan requests. Moreover, strengthened by the strong interest of many lenders in these technologies, Yelloan decided to start licensing them in white label. Several financial institutions in Europe are using Yelloan technologies, including the micro-credit association Adie with which we share a socially responsible aspiration.

**Note :**

Created in 2015, Yelloan raised funds for the first-time end of 2016 (€1,75m, Seventure). In 2016, Yelloan received the French Fintech of the Year award from the French government and, one year later, won the French Digital Innovation competition (€623k, Bpifrance).

