

[TRANSLATION OF DRAWINGS]

FIG. 1

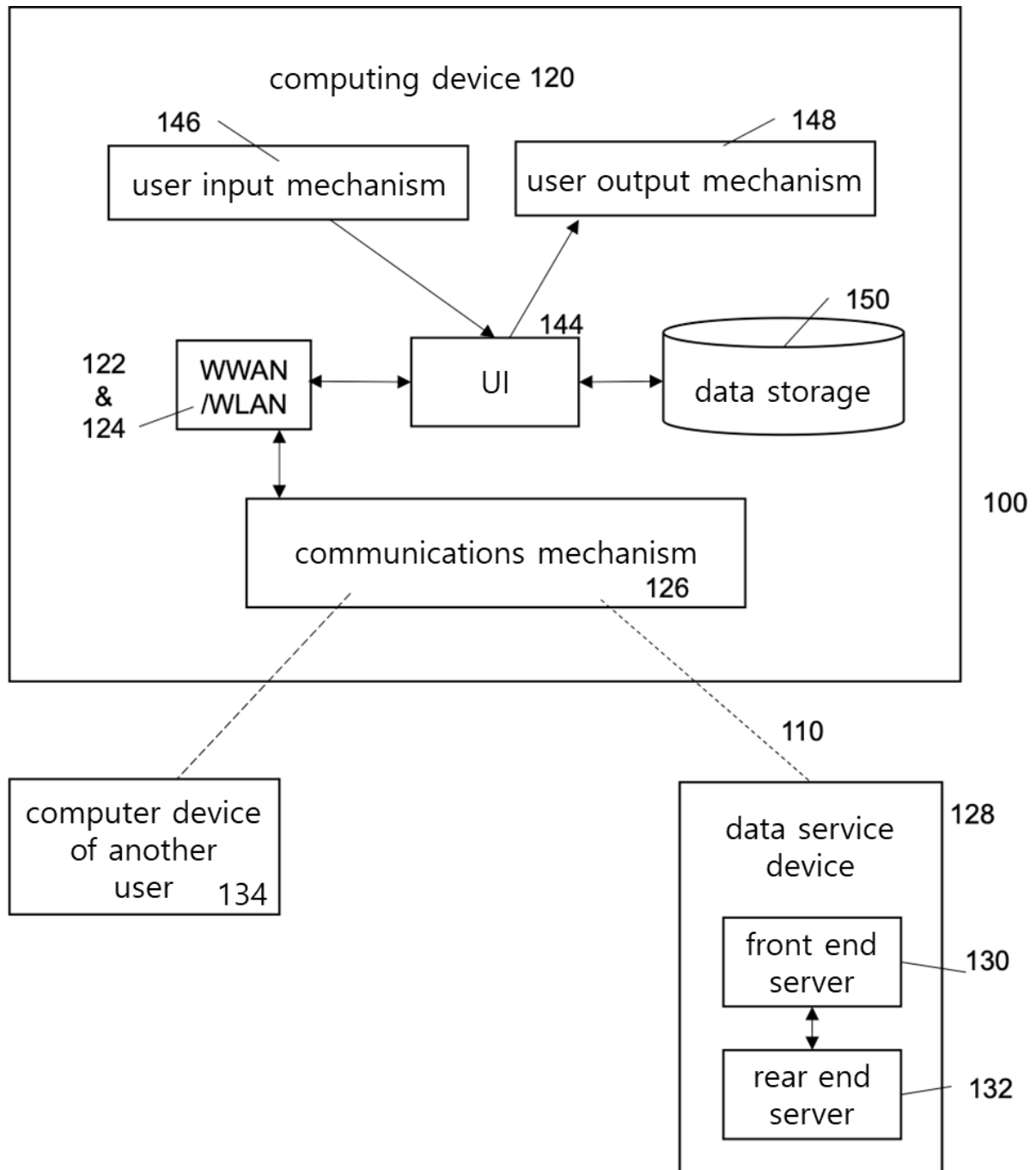


FIG. 2

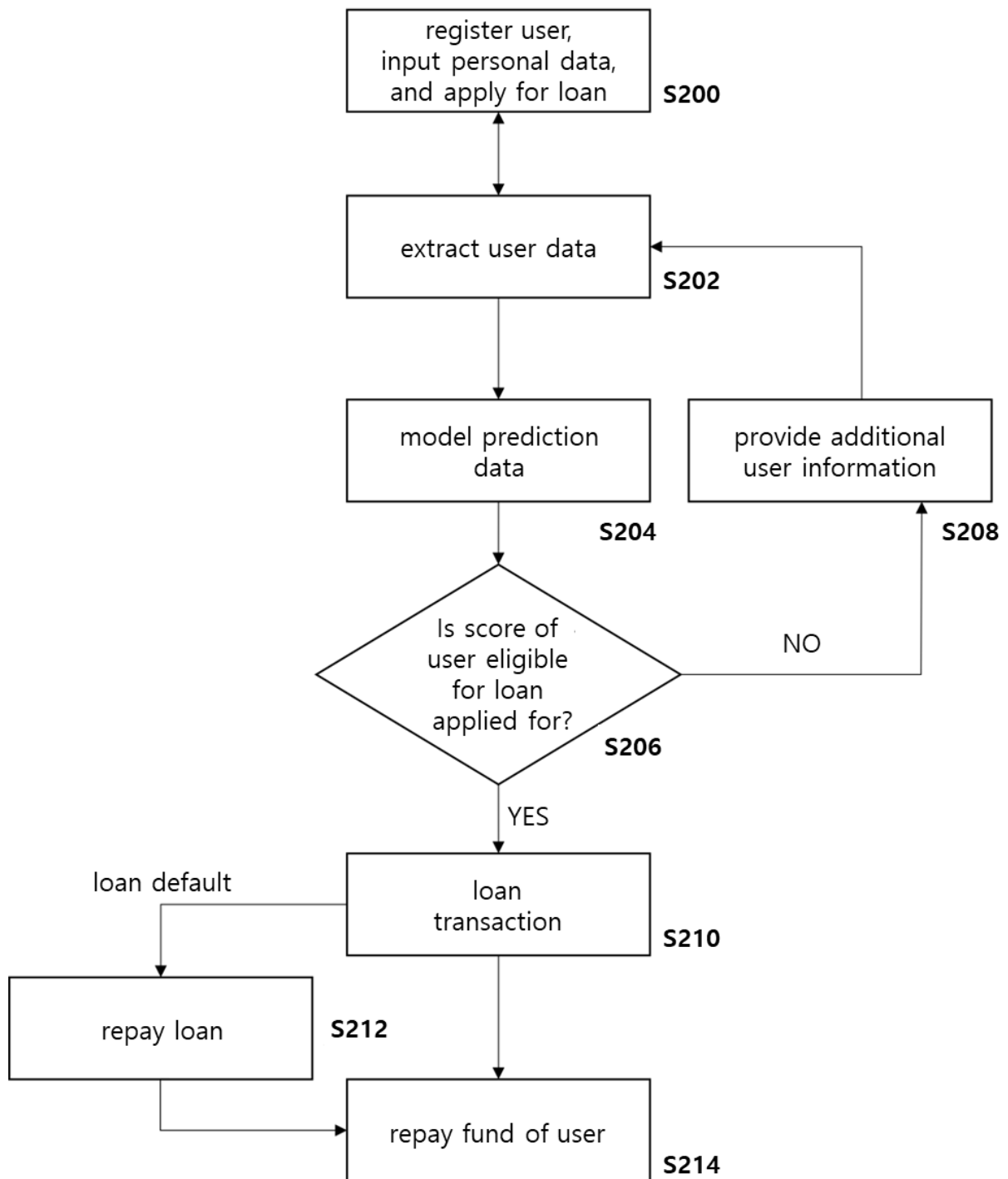


FIG. 3

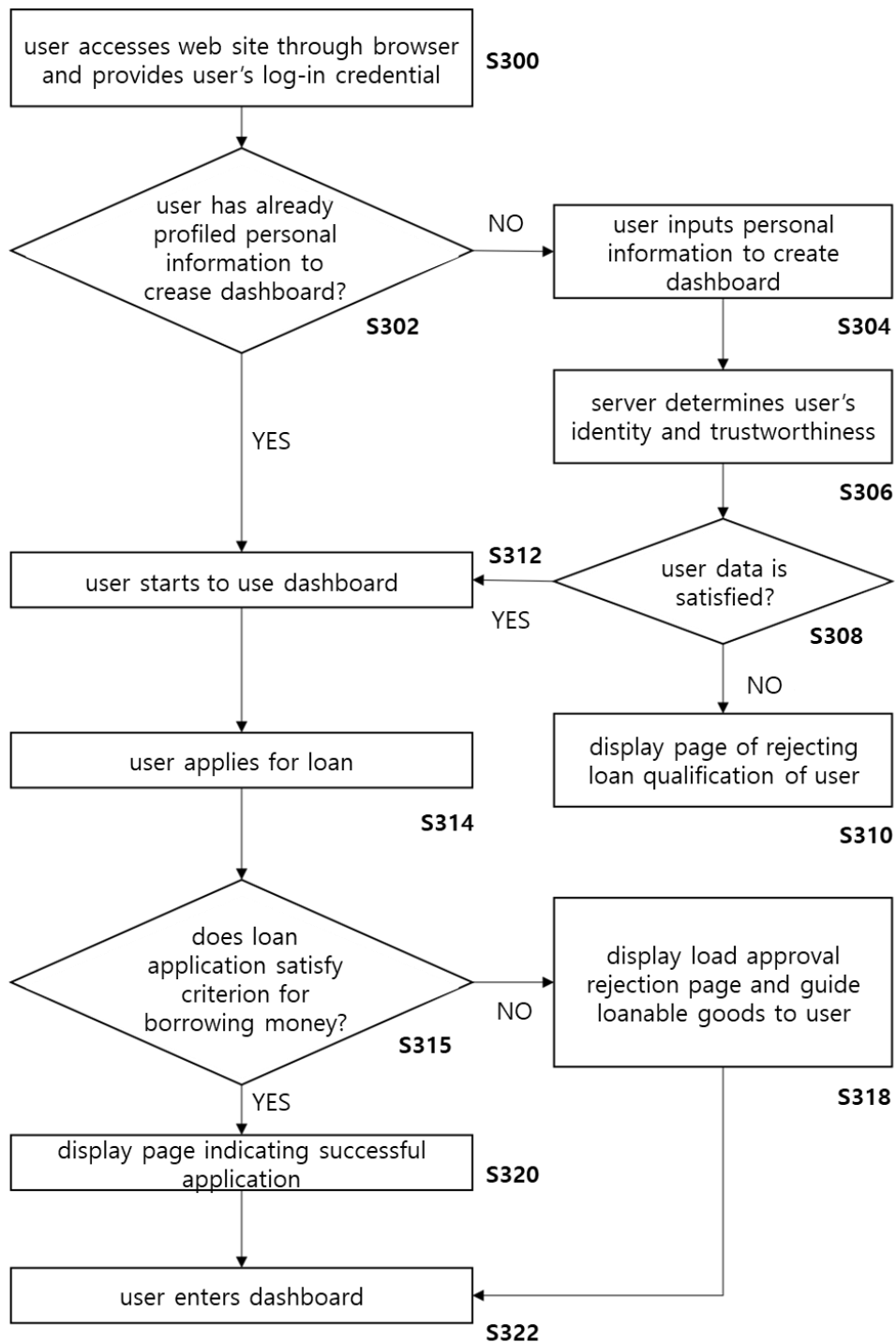


FIG. 4

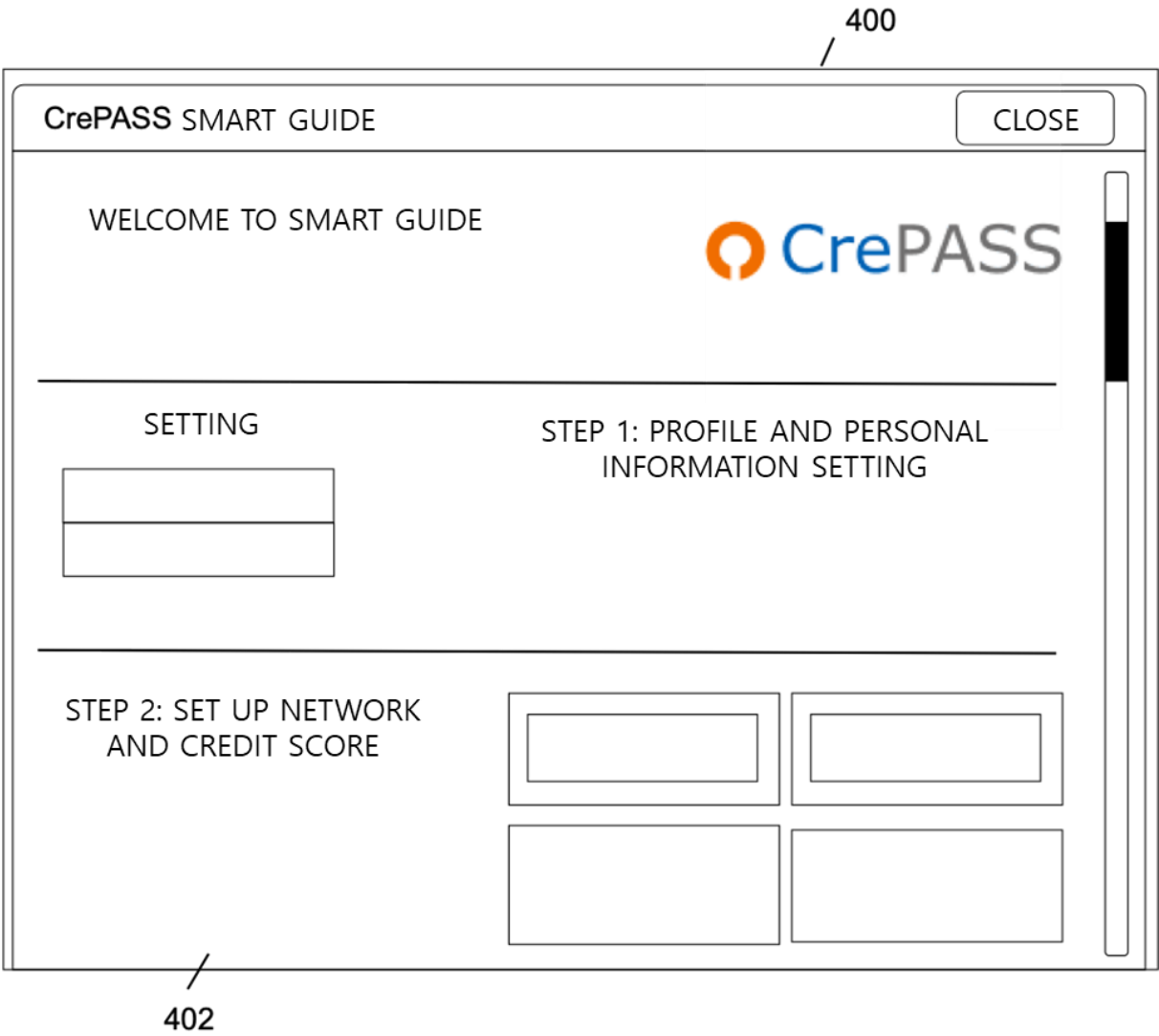


FIG. 5

500

CrePASS BASIC INFORMATION

CLOSE

MY PHOTO

PERSONAL INFO. 502

CONTACT INFO. 504

JOB INFO. 506

UNIVERSITY INFO. 508

FINANCIAL INFO. 510



PLEASE SELECT IMAGE FILE(MAX 2MB)

SEARCH

SAVE CHANGE

 OR CANCEL

FIG. 6

600 /

CrePASS BASIC INFORMATION

CLOSE

MY PHOTO

PERSONAL INFO.

CONTACT INFO.

JOB INFO.

UNIVERSITY INFO.

FINANCIAL INFO.

NAME

DATE OF BIRTH

YEAR ▼

MONTH ▼

DATE ▼

E-MAIL

⊗ EMAIL ADDRESS IS INCORRECT. INPUT AGAIN.

SAVE CHANGE

OR CANCEL

602

FIG. 7

/ 700



NOTI 12

FRIEND INV

?

LOGOUT

✱



KIM CS

CrePASS SCORE **425**

PROFILE COMPLETION

40%

TRUSTED NETWORK 8

CONNETED NETWORK 248

NEWS

COMM.

LOAN

LOAN APP.

LOAN INFO.

LOAN REQUIREMENT

LOWEST CrePASS SCORE 400

CrePASS SCORE **425**

TRUSTED NETWORK:

- three or more persons in network
- + 400 scores or greater
- one family member
- one colleague
- trusted other people



CURRENTLY EMPLOYED?

EMPLOYER

POSITION

LOAN APP.

FIG. 8

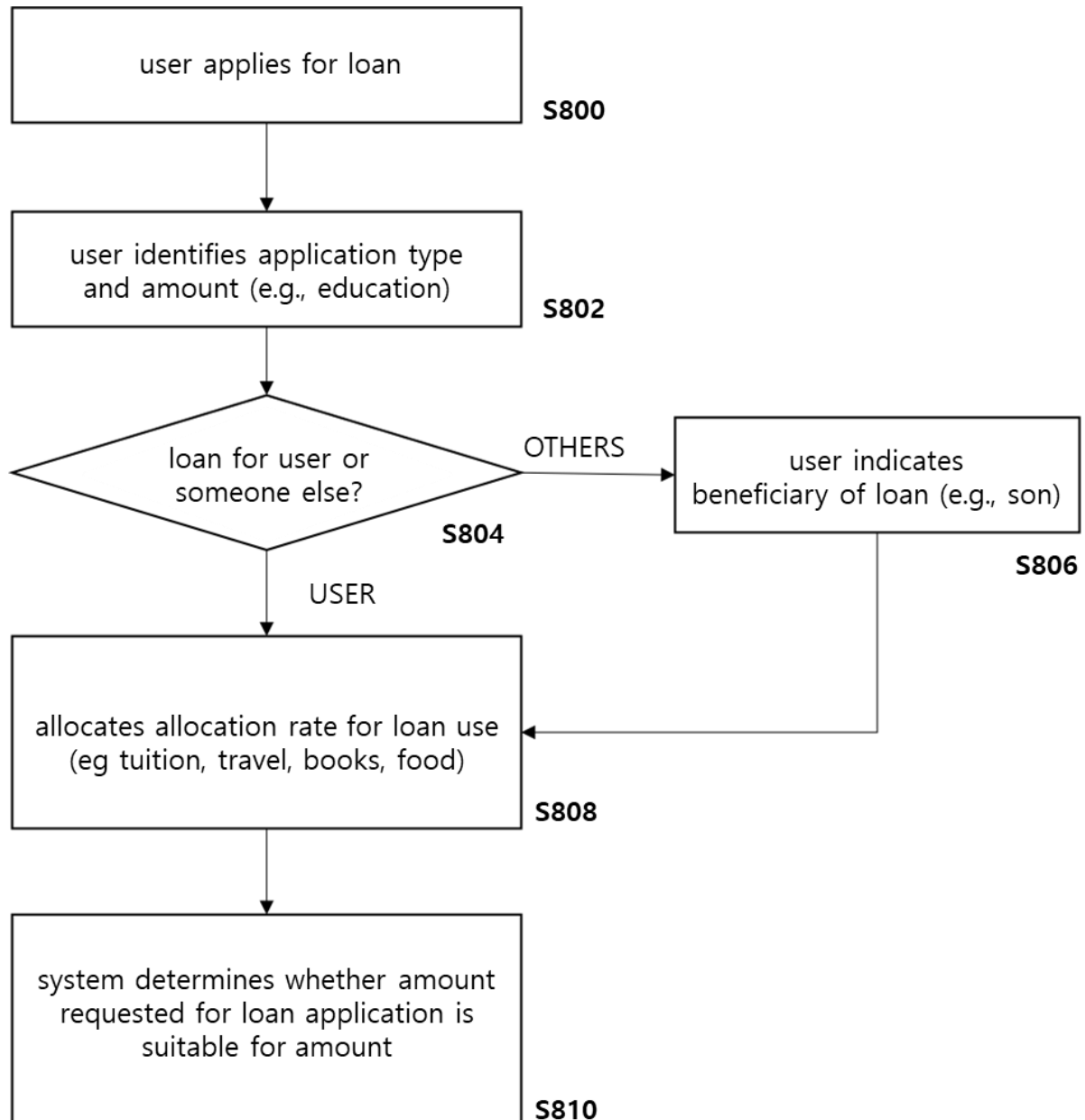


FIG. 9

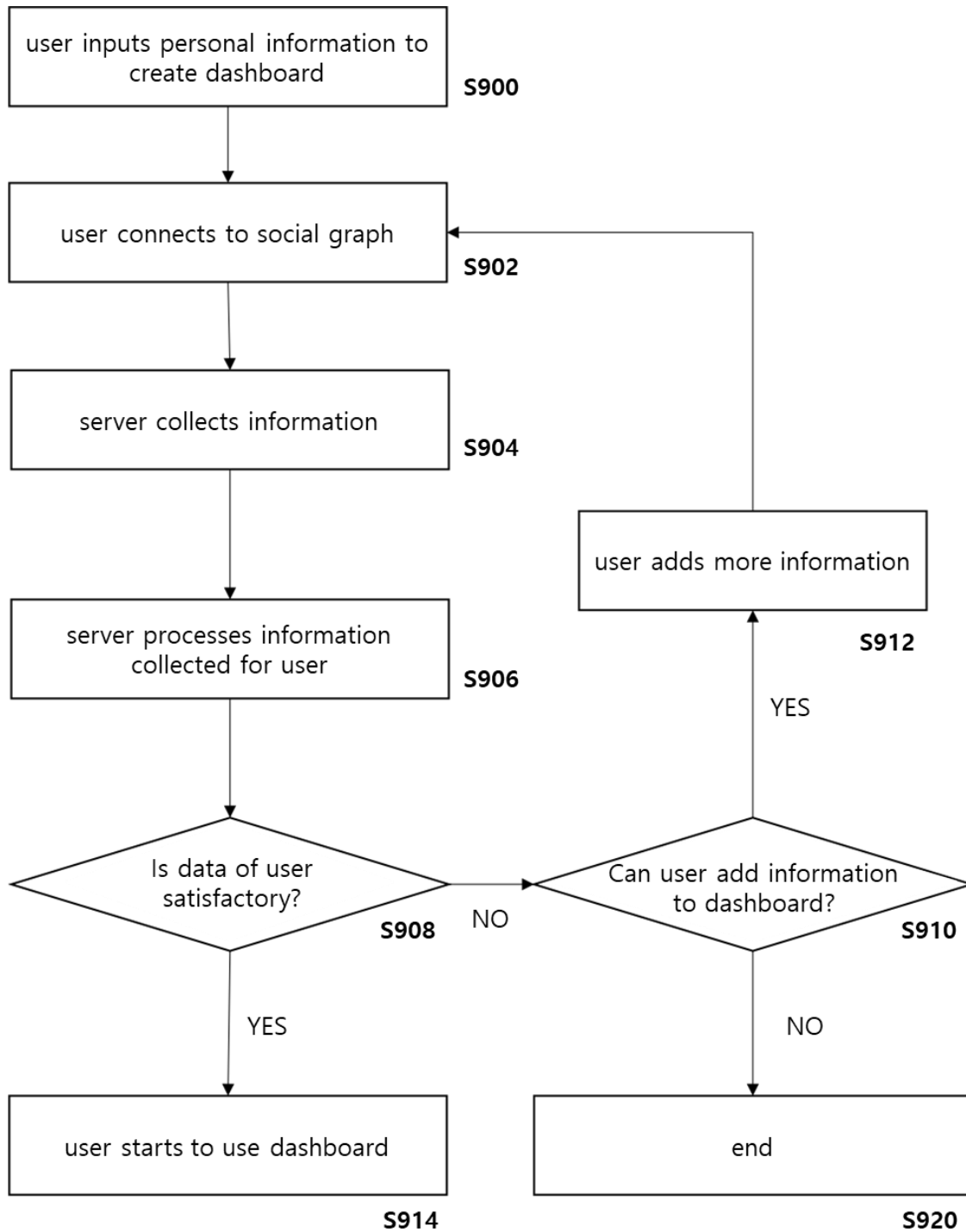


FIG. 10

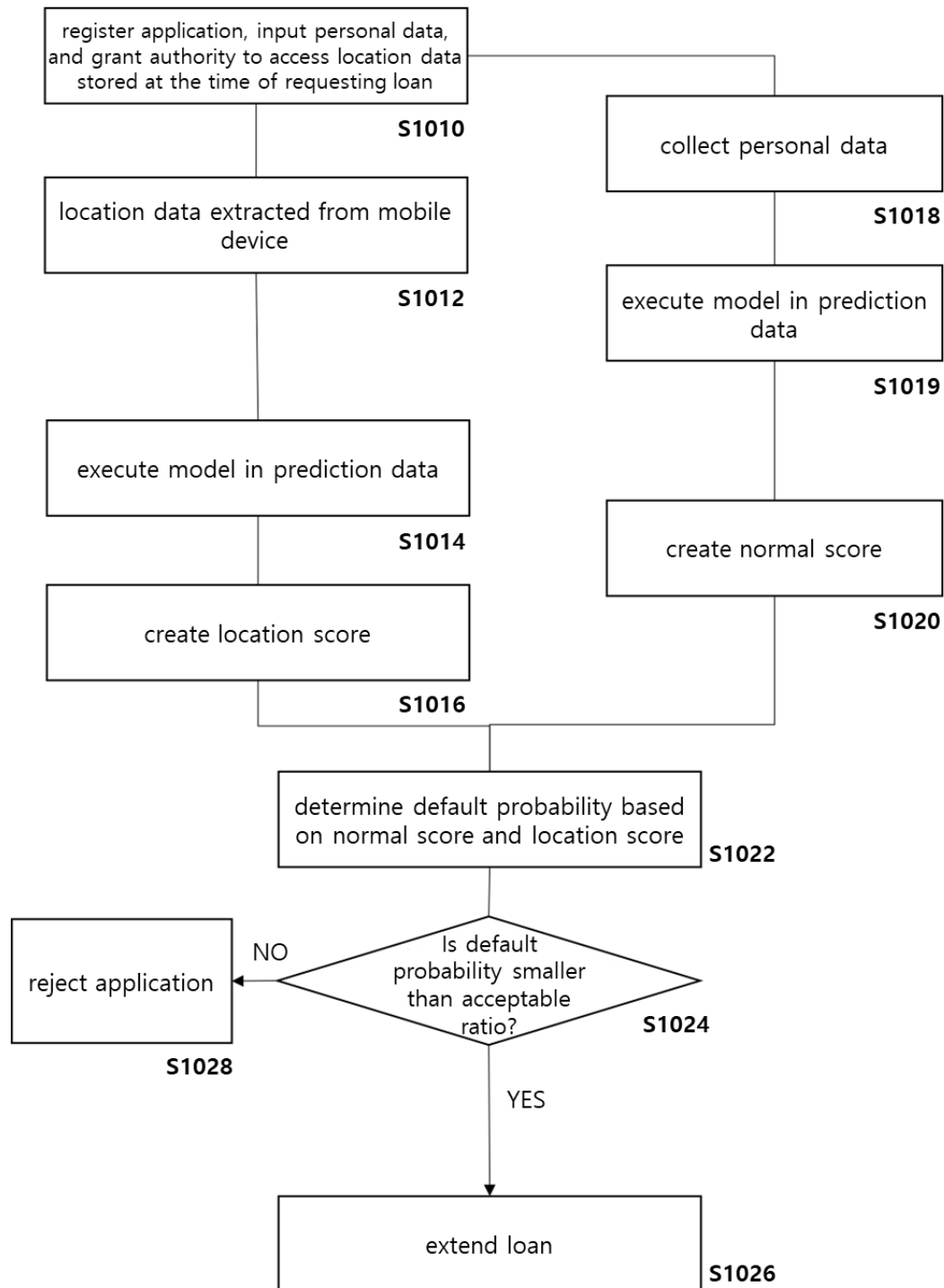


FIG. 11A

variable: Total number of locations per hour (how often use GPS) (IV = 0.96)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds	log odds
[0, 75]	299	299	0.49	226	73	73	226	0.76	0.24	0.43	0.83	3.1	1.13
(75, 500]	215	514	0.35	201	14	87	427	0.93	0.07	0.38	0.16	14.36	14.36
(500, 5000]	100	614	0.16	99	1	88	526	0.99	0.01	0.19	0.01	99	99
IV													
													0.26
													0.2
													0.5
variable: Number of unique 50m location clusters visited in the past year (IV = 0.59)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds	log odds
[0, 1]	120	120	0.2	92	28	28	92	0.77	0.23	0.17	0.32	3.29	1.19
(1, 4]	174	294	0.28	135	39	67	227	0.78	0.22	0.26	0.44	3.46	1.24
(4, 10]	133	427	0.22	119	14	81	346	0.89	0.11	0.23	0.16	8.5	2.14
(10, 100]	187	614	0.3	180	7	88	526	0.96	0.04	0.34	0.08	25.71	3.25
IV													
													1.46
													0.38
variable: Number of unique 50m location clusters visited between 6AM and 12PM in the past year (IV = 0.66)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds	log odds
[0, 1]	176	176	0.29	127	49	49	127	0.72	0.28	0.24	0.56	2.59	0.95
(1, 5]	190	366	0.31	162	28	77	289	0.85	0.15	0.31	0.32	5.79	1.76
(5, 40]	242	608	0.39	231	11	88	520	0.95	0.05	0.44	0.12	21	3.04
IV													
													1.27
													0.4
variable: Number of unique 50m location clusters visited between 12PM and 6PM in the past year (IV = 0.49)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds	log odds
[0, 1]	181	181	0.29	135	46	46	135	0.75	0.25	0.26	0.52	2.93	1.08
(1, 5]	189	370	0.31	160	29	75	295	0.85	0.15	0.31	0.33	5.52	1.71
(5, 40]	238	608	0.39	225	13	88	520	0.95	0.05	0.43	0.15	17.31	2.85
IV													
													1.07
													0.31
variable: Number of unique 50m location clusters visited between 6PM and 12AM in the past year (IV = 0.38)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds	log odds
[0, 1]	165	165	0.27	129	36	36	129	0.78	0.22	0.25	0.41	3.58	1.28
(1, 5]	206	371	0.34	168	38	74	297	0.82	0.18	0.32	0.43	4.42	1.49
(5, 40]	241	612	0.39	227	14	88	524	0.94	0.06	0.42	0.16	16.21	2.79
IV													
													1
													0.27
variable: Number of unique 50m location clusters visited between 12AM and 6PM in the past year (IV = 0.46)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds	log odds
[0, 1]	249	249	0.41	192	57	57	192	0.77	0.23	0.37	0.65	3.37	1.21
(1, 5]	204	453	0.33	180	24	81	372	0.88	0.12	0.34	0.27	7.5	2.01
(5, 40]	161	614	0.26	154	7	88	526	0.96	0.04	0.29	0.08	22	3.09
IV													
													1.3
													0.28

FIG. 11B

variable: Distance between clusters of top locations visited between 12AM and 12PM and between 12PM and 12AM in the past year (distance between home and work) (IV = 0.36)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds log odds	WoE IV
[0, 3]	500	500	0.81	415	85	85	415	0.83	0.17	0.79	0.97	4.88	1.59 -0.2 0.04
(3, 500]	114	614	0.19	111	3	88	526	0.97	0.03	0.21	0.03	37	3.61 18.2 0.32
variable: Distance between weekly top 50m location clusters and weekend top 50m location clusters in the past year (IV = 0.30)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds log odds	WoE IV
[0, 1]	423	423	0.69	347	76	76	347	0.82	0.18	0.66	0.86	4.57	1.52 -0.27 0.05
(1, 1000]	191	614	0.31	179	12	88	526	0.94	0.06	0.34	0.14	14.92	2.7 0.91 0.19
variable: Distance between the top two 50m location clusters visited in the last year (IV = 0.20)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds log odds	WoE IV
[0, 1]	335	335	0.55	271	64	64	271	0.81	0.19	0.52	0.73	4.23	1.44 -0.34 0.07
(1, 100]	258	593	0.42	235	23	87	506	0.91	0.09	0.45	0.26	10.22	2.32 0.54 0.1
100, 10000]	21	614	0.03	20	1	88	526	0.95	0.05	0.04	0.01	20	3 1.21 0.03
variable: Number of unique 10km location clusters visited in the past year (IV = 0.14)													
BR	BT	PT	PP	FT	DT	DCT	FCT	Frate	Drate	Fratio	Dratio	odds log odds	WoE IV
[0, 1]	416	416	0.68	346	70	70	346	0.83	0.17	0.66	0.8	4.94	1.6 -0.19 0.03
(1, 3]	167	583	0.27	150	17	87	496	0.9	0.1	0.29	0.19	8.82	2.18 0.39 0.04
(3, 15]	31	614	0.05	30	1	88	526	0.97	0.03	0.06	0.01	30	3.4 1.61 0.07

FIG. 12

		regular score									
		417	449	476	500	523	548	577	609	653	950
position score	304	42.7	39.3	35.7	31.78	27.6	23.3	19.2	15.4	11.3	7.7
	372	38.5	35.4	32.2	28.46	25	21.2	17.5	13.8	10.3	7.8
	427	35.4	32.4	29.5	25.95	22.9	19.6	16.2	12.5	8.75	6.5
	461	33.7	30.9	28.5	25.28	22.2	18.8	15	12.2	8.9	7.1
	505	29.8	27.6	24.9	22.51	19.5	16.5	13.5	11.5	8.39	6.5
	550	27.6	26.1	23.7	21.45	18.1	14.9	12.5	10.4	8.51	4.9
	596	25.4	23.8	21.5	19.25	16	13.8	11.6	9.3	6.63	5.9
	667	23.2	22.1	20.2	17.36	14.1	11.4	9.09	7.39	4.64	3.6
	747	21.5	21.2	19.7	16.24	12.6	9.43	5.66	4.97	2.78	2.6
	1000	11.2	10.6	10.1	8.52	5.7	1.53	1.77	2.41	1.79	4.6

FIG. 13

		regular score									
		417	449	476	500	523	548	577	609	653	950
position score	304	100	88.4	77.5	66.6	56.4	45.4	34.5	24	14.6	4.7
	372	89.1	79.6	70.6	61	52.4	42.5	32.8	22.8	14.1	4.7
	427	77.8	70.2	62.7	54.3	47.1	38.7	30.1	21.1	12.9	4.3
	461	67.1	61.1	55	47.6	41.4	34.1	26.7	18.8	11.8	4
	505	57.3	52.8	47.6	41.8	36.5	30.7	24.2	17.29	11.1	3.8
	550	47.3	44.2	40.2	35.6	31	26	20.7	14.7	9.49	3.3
	596	37.4	34.7	31.6	27.9	24.4	20.8	16.8	12.2	7.92	2.8
	667	27.5	25.6	23.2	20.5	18	15.3	12.4	9.29	6.1	2.3
	747	18.4	17.6	16	14.2	12.5	10.7	8.56	6.5	4.36	1.6
	1000	8.68	8.36	7.63	7.11	6.38	5.29	4.56	3.35	2.26	0.9
mean		53.1	48.2	43.2	37.7	32.6	26.9	21.1	15	9.46	3.2