Personal Loan Scenario
Personal Loan definition

- A Loan that established consumer credit that is granted for personal use; usually unsecured and based on the borrower’s integrity and ability to pay.
Scenario

- Personal loan scenario is about a User requests to a financial service to obtain a loan.
- The financial Service, to approve or reject the request, must verify different user’s personal information from different SPs/hosts.
User’s Personal Information

- User’s bank account information
- User’s credit score information
- User’s salary information
UMA Multiple hosts

- Authorizing User
- Requester
- Authorization Manager
- PEP
- PDP
- Protect
- Enforce
- Grant Access
- Access
- User's Employer
- Financial Risk central service
- Bank
- user agent
- Store
- Authorize
- Store

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Distinctive aspects

- A Consumer that needs a collection of information from multiple sources.
- A high-value, privacy-sensitive transaction.
- Ensuring that information about the user is third party verified by using the third parties directly as SPs/Host.
Personal Loan Scenario

Goals

• Allow data-sharing with multiple resources/hosts.

• Improve online User privacy.

• Authorization/Approval decision based on third-party certified information.
Thanks