



# Personal Loan Scenario

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# Personal Loan definition

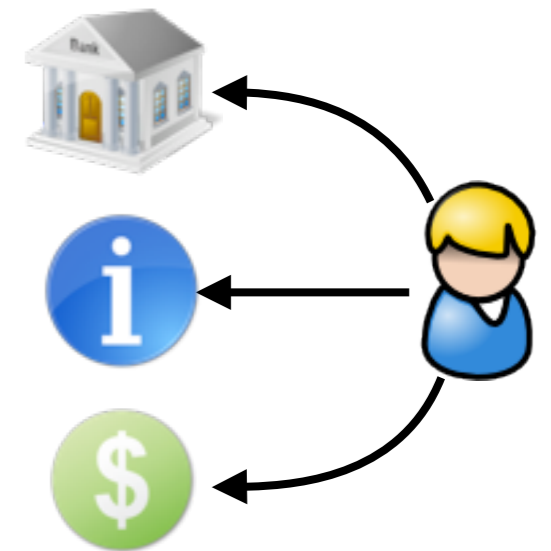
- A Loan that established consumer credit that is granted for personal use; usually unsecured and based on the borrower's integrity and ability to pay.

# Scenario

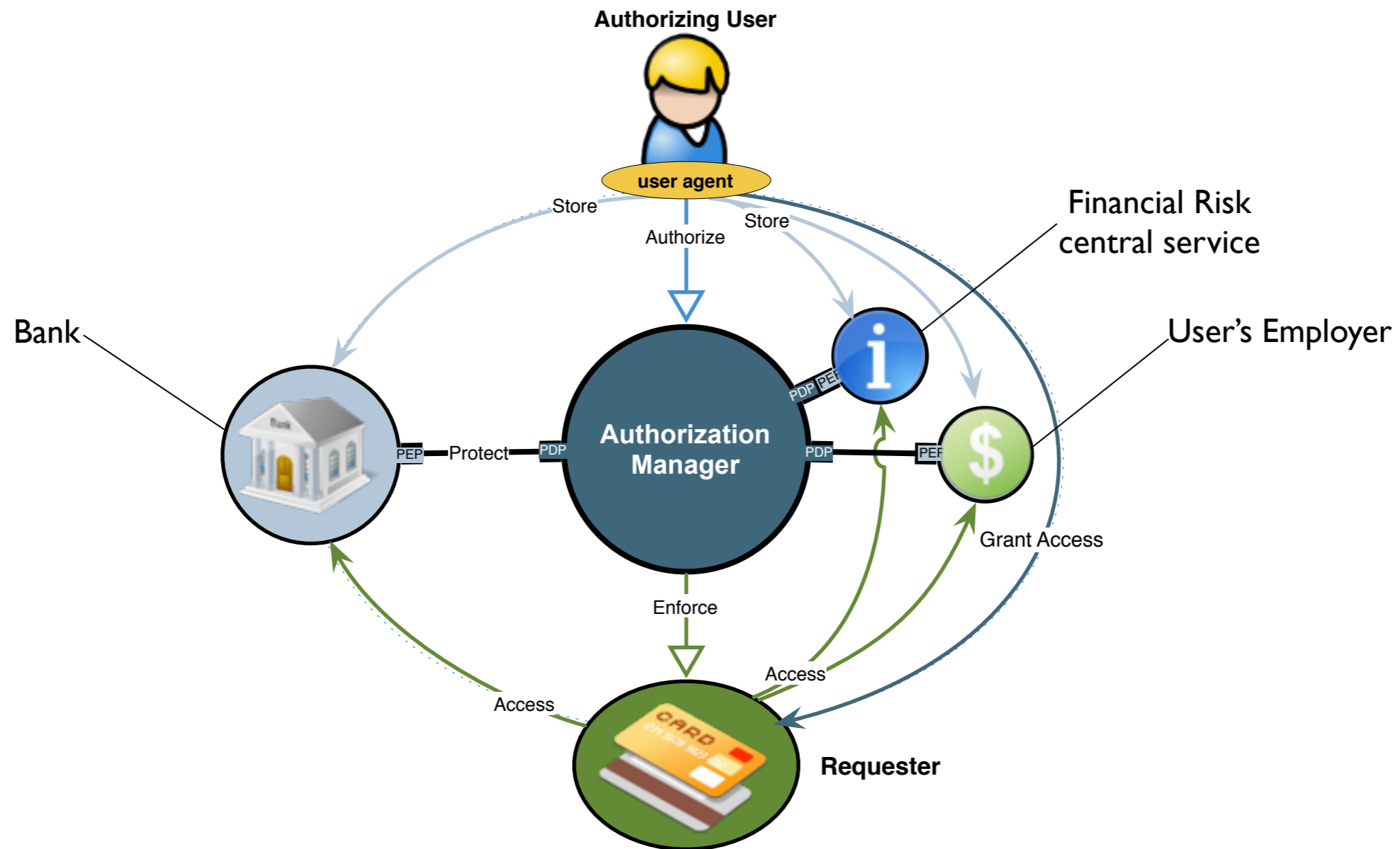
- Personal loan scenario is about a User requests to a financial service to obtain a loan.
- The financial Service, to approve or reject the request, must verify different user's personal information from different SPs/ hosts.

# User's Personal Information

- User's bank account information
- User's credit score information
- User's salary information



# UMA Multiple hosts



# 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**