



SCORE TOKEN

The Credit Intelligence Layer for the Digital Financial Era

Bridging on-chain activity, alternative data, and traditional credit infrastructure to build a universal, portable, consent-based financial identity.

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Table of Contents

- 1. Executive Summary**
- 2. The Problem: Credit in a Fragmented Digital World**
- 3. Market Opportunity**
- 4. ScoreID Platform Overview**
- 5. How It Works: Architecture & Scoring Methodology**
- 6. Use Cases**
- 7. Competitive Landscape & Differentiation**
- 8. Business Model**
- 9. The SCORE Token**
- 10. Token Sale Structure**
- 11. Tokenomics & Supply Distribution**
- 12. Vesting Schedules**
- 13. Token Utility & Value Mechanisms**
- 14. Price Expectations & Valuation Framework**
- 15. Security, Privacy & Compliance**
- 16. Roadmap**
- 17. Team & Advisory**
- 18. Risk Factors & Legal Disclaimer**

1. Executive Summary

The global credit market exceeds \$17 trillion in the United States alone, yet billions of individuals worldwide remain invisible to conventional credit systems. Traditional credit bureaus rely on narrow data sets; bank account histories, loan repayment records, and utility payments, that fail to capture the financial behavior of digitally native users, crypto-engaged populations, gig economy workers, and cross-border individuals.

ScoreID is a modern credit intelligence platform that bridges this gap. By combining on-chain Web3 activity data with alternative financial signals and traditional bureau data, ScoreID generates a composite, portable, and consent-based credit score, the **ScoreID Score**, that provides institutions with a broader and more accurate view of an individual's credit worthiness.

The platform serves two stakeholder groups: **individuals** who can build, understand, and share their financial identity across borders; and **institutions**, lenders, BNPL providers, fintechs, crypto platforms, and rental agencies that need broader intelligence to make faster, more inclusive credit decisions.

Underpinning the ecosystem is the **SCORE Token**, a utility token that powers platform transactions, unlocks premium services, and creates value through a deflationary Buy & Burn mechanism funded by platform revenue.

“Our goal is to enable access to credit and facilitate services for individuals with a diverse financial portfolio. A score could be only Web3, or a combination of Web2 and Web3.”

2. The Problem: Credit in a Fragmented Digital World

2.1 The Credit Invisibility Crisis

Globally, over 1.4 billion adults remain unbanked, and hundreds of millions more are “credit invisible” , people who have some financial footprint but no formal credit history recognized by traditional bureaus. In Africa alone, access to formal credit has historically been limited to under 10% of the middle class. While mobile lending and retail credit have expanded access to over 50% in anglophone countries, enormous challenges remain.

Key barriers include:

- Lack of digital footprint in traditional financial systems
- Fractured digital identity across mobile providers, payment platforms, and wallets
- Lack of trust in traditional financial players among younger demographics
- Lenders’ over-reliance on repeat borrowers, excluding first-time applicants
- High proportion of income arriving via remittances, which are invisible to credit bureaus

2.2 The Rise of Crypto-First Populations

A growing demographic is becoming “crypto-first”, individuals whose primary financial activity occurs on-chain. Nigeria leads Africa in active cryptocurrency users. Across emerging markets, millions transact, save, invest, and even receive salaries in digital assets. These users generate rich financial footprints , transaction histories, balance patterns, DeFi interactions, NFT activity, that are entirely invisible to traditional credit systems.

There are direct parallels between crypto wallets and mobile money wallets, which have already proven effective as credit assessment tools over the past decade. Both provide a digital footprint, a history of transactions and purchases, balance and income indicators, and signals of financial risk appetite.

2.3 Institutional Blind Spots

For institutions, the problem is equally pressing. Lenders, BNPL providers, fintech platforms, and rental companies increasingly serve digital-first and crypto-engaged customers, yet their decision engines rely on conventional bureau data that misses these segments entirely. The result is higher rejection rates, slower onboarding, and missed revenue from creditworthy individuals who simply lack a traditional paper trail.

3. Market Opportunity

ScoreID operates at the intersection of several massive and rapidly growing markets:

Market Segment	Estimated Size	Growth Trajectory
Global Consumer Credit	\$17+ Trillion (US alone)	Steady growth globally
Global Unsecured Lending	\$11+ Trillion	Expanding in digital channels
DeFi Lending (TVL)	\$50+ Billion	Rapid expansion with credit scoring
Credit Bureau & Analytics	\$15+ Billion	Shifting to alternative data
Global BNPL	\$500+ Billion by 2028	30%+ CAGR
Crypto Users Worldwide	500+ Million	Growing in emerging markets

The credit ecosystem has constantly evolved from bank records, to utilities data, to mobile wallets, to open banking. Blockchain data is the next essential component for lenders. ScoreID is positioned to become the infrastructure layer that brings this new data source into the credit decision pipeline.

4. ScoreID Platform Overview

ScoreID is a dual-sided credit intelligence platform serving both **individuals** (B2C) and **institutions** (B2B) through a unified scoring and data infrastructure.

4.1 For Individuals (B2C)

The consumer-facing platform empowers users to transform their Web3 financial activity into a verified, portable credit identity. The user journey consists of three core steps:

Step 1: Connect Your Assets

Users securely connect their decentralized wallets and exchange accounts through ScoreID's verification flow. The connection is read-only; ScoreID never moves, accesses, or controls any assets.

Step 2: Generate Your Score

ScoreID analyzes the user's on-chain behavior and transforms it into a verified credit score. Users can see how their Web3 behavior strengthens their broader financial profile, with a transparent score breakdown and improvement recommendations.

Step 3: Share It

Users can share their score with institutions to unlock services, instant BNPL limits, loan approvals, rental agreements, and more. Sharing is always consent-based: users choose when, with whom, and for how long their score is visible. Institutions receive a cryptographically verified score reading.

4.2 For Institutions (B2B)

The institutional platform provides modern credit intelligence through an API-first architecture, enabling businesses to integrate ScoreID into their existing decision engines.

Core institutional capabilities:

- **Improved Underwriting Quality:** Assess users with broader financial intelligence beyond conventional bureau data alone.
- **Reduced Blind Spots:** Gain visibility into digital-first and crypto-engaged customer segments that traditional models miss.
- **Faster Decisions:** API-driven scoring layer integrates into existing workflows for real-time decisioning.
- **Lender Integration:** Lenders can request a ScoreID Score by webservice using Wallet IDs and incorporate it into their own decision process, or use ScoreID's full decision engine.

5. How It Works: Architecture & Scoring Methodology

5.1 Data Ingestion & Feature Engineering

ScoreID’s scoring engine ingests and processes data from multiple sources through a sophisticated ETL (Extract, Transform, Load) pipeline. The platform analyzes wallet transaction data across multiple blockchains and combines it with available traditional credit signals when users opt in.

The feature engineering framework groups variables into seven core categories:

Feature Group	Variables	Description
G1: Recency & Activity	8 features	Months since last/first transaction, recent activity streaks, active periods
G2: Corrected Trends	6 features	Transaction amount and count trends over 3M/6M/12M using linear regression slopes
G3: Velocity & Volatility	6 features	Amount and count coefficients of variation over 3M/12M windows
G4: Asset Diversity	7 features	Asset HHI (Herfindahl index), entropy, dominant asset flags
G5: NFT Behavior	4 features	NFT transaction ratios, presence indicators
G6: Directional Flow	4 features	Flow imbalance metrics (count & amount), inbound dominance
G7: Interactions	5 features	Cross-feature combinations: Activity × Diversity, Recency × Amount, Trend × Active

5.2 Scoring Model

ScoreID employs a logistic regression-based scoring model for its initial deployment, chosen specifically for its transparency and interpretability, critical qualities for credit decisions that must be explainable to both regulators and consumers.

Research conducted across samples of over 1,000 individuals who provided both blockchain wallet addresses and traditional credit bureau scores, has demonstrated that predictive trends can be identified in on-chain data, particularly among users with frequent transaction activity. The higher the usage frequency, the stronger the predictive models become.

5.3 Composite Scoring Architecture

The ScoreID Score can operate in multiple modes depending on available data:

- **Web3-Only Score:** For users with no traditional credit history, a score is derived entirely from on-chain activity; transaction patterns, wallet age, asset diversity, DeFi interactions, and repayment behavior.
- **Hybrid Score:** For users who opt to link both on-chain and traditional credit data, ScoreID generates a composite score that combines blockchain signals with bureau data, mobile wallet history, or open banking data.
- **Bureau-Enriched Score:** For institutions already using traditional credit bureaus, ScoreID provides an enrichment layer that adds on-chain intelligence to existing credit decisions.

5.4 Decision Engine Integration

For lending institutions, ScoreID integrates at the data-gathering stage of the credit decision pipeline. The lender's system gathers internal data (bank/mobile wallet history), external data (credit bureau scores), and the ScoreID Score. These inputs feed into the institution's decision engine, which combines credit scores, rules, pricing, and loan amount determination to produce automatic approvals, manual review queues, or rejections.

6. Use Cases

Buy Now, Pay Later (BNPL)

Improve approval quality and enable dynamic limit-setting with broader user intelligence. BNPL providers can onboard crypto-engaged customers who lack traditional bureau data but demonstrate strong financial behavior on-chain.

Embedded Finance

Strengthen onboarding and decision flows with a flexible, API-first scoring layer. Fintech platforms can embed ScoreID scoring directly into their product for seamless credit-enriched user experiences.

Mobility, Leasing & Rentals

Reduce friction in verification-heavy journeys and improve trust in access-based business models. Car rental and property rental platforms can use ScoreID as a trust token, verifying a user's financial reliability without traditional bank references.

Financial Inclusion

Expand evaluation coverage for users with limited traditional bureau data but meaningful alternative and on-chain signals. Microfinance institutions and development-focused lenders can reach populations previously excluded from formal credit markets.

Crypto Platforms

Support trust-building through wallet-linked assessment, on-chain verification, and portable credit intelligence. Exchanges and DeFi protocols can use ScoreID to enable under-collateralized lending and tiered service access.

Cross-Border Platforms

Assess users more accurately across fragmented markets, unconventional profiles, and globally distributed financial activity. A portable, blockchain-anchored score transcends the geographic limitations of national credit bureaus.

SME Trade Credit

Support access to trade credit for small and medium enterprises by tokenizing SME ratings. Companies can share verified trade payment histories with potential trading partners, reducing friction in B2B credit relationships.

Self-Certification & Push/Pull Scoring

Individuals can present their ScoreID Score proactively to potential service providers, lenders, or landlords acting as a self-certified credit passport that they control.

7. Competitive Landscape & Differentiation

Several projects have emerged in the on-chain credit scoring space, each approaching the problem from a different angle. ScoreID differentiates itself through its hybrid Web2+Web3 approach, institutional-grade infrastructure, and a consumer-facing product that makes scores portable and user-controlled.

Project	Approach	ScoreID Advantage
Cred Protocol	Pure on-chain credit scoring and reporting for DeFi	ScoreID combines on-chain with traditional bureau data for a composite score usable in TradFi and DeFi
Spectral Finance	MACRO Score using 100+ on-chain features; shifted to AI agents	ScoreID maintains focus on credit scoring with institutional APIs and consumer portability
Providence (Sonic)	Anonymous wallet scoring across 20 chains by Andre Cronje	ScoreID offers both B2C self-service and B2B institutional integration, not just protocol-level
RociFi	ML-based non-fungible credit scores for under-collateralized DeFi lending	ScoreID extends beyond DeFi to BNPL, rentals, trade credit, and cross-border use cases
Credora	Privacy-preserving institutional credit ratings for on-chain debt markets	ScoreID serves consumers directly, enabling self-sovereign credit identity
zkCredit (zkMe)	ZK-proof based FICO score bridging to on-chain	ScoreID builds native on-chain scores rather than bridging existing FICO

ScoreID’s unique position lies in being the only platform that simultaneously serves consumers with a self-sovereign, portable credit identity and institutions with an API-first scoring layer, all while bridging Web2 and Web3 data sources into a single composite score.

8. Business Model

8.1 Platform Revenue Streams

ScoreID generates revenue through multiple complementary channels:

API Query Fees (B2B)

Institutions pay per-query fees for score requests, credit reports, and real-time alert services. Pricing follows tiered plans based on query volume, with enterprise clients receiving custom pricing. This mirrors the established credit bureau model used by Experian, Equifax, and TransUnion.

Subscription Plans (B2B)

Enterprise clients can subscribe to monthly or annual plans that include bundled query volumes, real-time monitoring dashboards, portfolio risk analytics, and dedicated integration support.

Score Sharing Fees (B2C → B2B)

When individuals share their ScoreID Score with an institution, a small transaction fee is captured. This creates a marketplace dynamic where verified score readings generate revenue each time trust is established between a consumer and a business.

Premium Consumer Features

Consumers can access premium features such as advanced score analytics, credit improvement recommendations, multi-wallet portfolio views, historical score tracking, and priority verification services.

SME Tokenized Ratings

Small and medium enterprises can obtain tokenized trade credit ratings, shareable with trading partners for a per-share transaction fee. This is modeled on the Oando SME Rating concept, where tokenized certificates of creditworthiness can be shared across supply chains.

Data Licensing & Analytics

Anonymized, aggregated market intelligence and risk analytics can be licensed to institutional clients, research organizations, and regulators seeking macro-level insights into digital financial behavior.

8.2 Revenue Projections Framework

Based on comparable credit bureau and fintech SaaS models, ScoreID's revenue is expected to grow through a combination of increasing API adoption, expanding geographic coverage, and deepening institutional relationships. The platform targets reaching \$20–50M in annual recurring revenue within five years of full launch, driven by the dual B2B and B2C model.

9. The SCORE Token

The SCORE Token is the native utility token of the ScoreID ecosystem. It is designed to align the incentives of all platform participants; consumers, institutions, validators, and ecosystem partners while creating a sustainable value accrual mechanism tied directly to platform usage and revenue.

Parameter	Detail
Token Name	SCORE
Total Supply	400,000,000
Token Standard	ERC-20 (EVM-Compatible)
Initial Listing Price	\$1.50
Deflationary Mechanism	Buy & Burn (20% of Revenue)
Primary Utility	Platform services, staking, governance, fee discounts

9.1 Core Value Proposition

The SCORE Token is not merely a speculative asset. Its value is directly coupled to ScoreID’s operational growth through two primary mechanisms: **utility demand** (users purchasing products and services within the Score platform at a discount using SCORE Tokens) and **deflationary supply reduction** (the Buy & Burn mechanism that permanently removes tokens from circulation).

10. Token Sale Structure

The SCORE Token sale is structured in three phases, each offering progressively higher pricing that rewards early supporters while building toward the public listing price of **\$1.50 per SCORE**.

Phase 1: Friends & Family Private Sale

Parameter	Detail
Average Token Sale Price	\$0.40 per SCORE
Tokens Available	25,000,000 (25M)
Allocation	6.25% of Total Supply
Target Raise	\$10,000,000
Fully Diluted Valuation (FDV)	\$160,000,000
Status	Opening Next Week

This exclusive round is reserved for strategic allies, early believers, founding community members, and key ecosystem partners.

Phase 2: Private Funding Round

Parameter	Detail
Average Token Sale Price	\$0.80 per SCORE
Tokens Available	50,000,000 (50M)
Allocation	12.5% of Total Supply
Target Raise	\$40,000,000
Fully Diluted Valuation (FDV)	\$320,000,000

The private funding round opens to institutional investors, venture capital firms, and accredited investors.

Phase 3: Public Sale

Parameter	
Average Token Sale Price	\$1 per SCORE
Tokens Available	125,000,000 (125M)
Allocation	31.25% of Total Supply
Target Raise	\$125,000,000
Fully Diluted Valuation (FDV)	\$400,000,000

The public sale is open to the broader community.

Token Sale Summary

Phase	Price	Tokens	% Supply	Raise	FDV
Friends & Family	\$0.40	40M	6.25%	\$10M	\$160M
Private Round	\$0.80	75M	12.5%	\$40M	\$320M
Public Sale	\$1.00	125M	31.25%	\$125M	\$400M
Total Sale	—	200M	50%	\$175M	—

At the listing price of **\$1.50**, the fully diluted valuation reaches **\$600,000,000** (600 Million USD). A total of 200 million tokens (50% of total supply) are distributed via the three sale phases, raising approximately **\$175 million** in aggregate proceeds.

11. Tokenomics & Supply Distribution

The total supply of 400,000,000 SCORE tokens is allocated across nine categories designed to ensure long-term ecosystem sustainability, aligned incentives, and sufficient liquidity.

Allocation	% of Supply	Tokens	Purpose
Friends & Family Sale	6.25%	25,000,000	Early supporters and strategic allies
Private Funding	12.5%	50,000,000	Institutional and accredited investors
Public Sale	31.25%	125,000,000	Broad community distribution
Team	10%	40,000,000	Core team compensation and retention
Liquidity (DEX & CEX)	5%	20,000,000	Market-making and exchange liquidity
Marketing	10%	40,000,000	Growth, partnerships, and awareness
Treasury	10%	40,000,000	Operational reserve and contingency
Ecosystem Fund	10%	40,000,000	Grants, developer incentives, community
Partners	5%	20,000,000	Strategic partner allocations
Total	100%	400,000,000	—

The 50% sale allocation ensures broad distribution while retaining 50% for ecosystem growth, liquidity, team alignment, and long-term treasury management.

12. Vesting Schedules

Vesting schedules are designed to protect token holders from excessive sell pressure at and after TGE (Token Generation Event), while ensuring all stakeholders remain aligned with the project's long-term success.

Allocation	% Supply	Cliff	TGE Unlock	Vesting Period	Vesting Type
Friends & Family Sale	6.25%	3 months	0%	12 months	Linear monthly
Private Funding	12.5%	3 months	0%	12 months	Linear monthly
Public Sale	31.25%	3 months	0%	12 months	Linear monthly
Team	10%	3 months	25%	24 months	Linear monthly
Liquidity (DEX & CEX)	5%	None	50%	18 months	Linear monthly
Marketing	10%	None	10%	30 months	Linear monthly
Treasury	10%	6 months	0%	36 months	Linear monthly
Ecosystem Fund	10%	3 months	0%	60 months	Linear monthly
Partners	5%	None	10%	30 months	Linear monthly
			6.25% of total supply at TGE		

13. Token Utility & Value Mechanisms

The SCORE Token is designed with multiple interlocking utility and value-creation mechanisms that drive both demand and scarcity over time.

13.1 Platform Payment Discount

Users and institutions that pay for ScoreID products and services using SCORE Tokens receive a meaningful discount (anticipated at 15–25%) compared to fiat payment. This creates persistent buy-side demand as platform usage grows, directly linking token demand to platform adoption.

13.2 Buy & Burn Mechanism

20% of all revenue generated by the ScoreID Platform is allocated to purchasing SCORE Tokens from the open market and permanently burning the purchased supply. This deflationary mechanism reduces the circulating supply over time, creating upward pressure on token value as the platform scales.

For example, if ScoreID generates \$30M in annual revenue, \$6M would be used to buy and burn tokens. At a token price of \$2.00, this would remove 3,000,000 tokens permanently from circulation each year.

13.3 Staking & Yield

SCORE Token holders can stake their tokens to earn yield, funded by a portion of platform fees. Staking serves a dual purpose: it reduces circulating supply (increasing scarcity) and rewards long-term holders who are aligned with the ecosystem's growth. Staking tiers may unlock additional platform benefits such as enhanced API rate limits for institutions or priority score verification for consumers.

13.4 Governance Rights

SCORE Token holders gain governance voting rights on key platform decisions, including fee structure changes, new feature prioritization, ecosystem fund allocation, and partnership approvals. Governance participation may be weighted by staking duration to reward committed participants.

13.5 Score Verification Collateral

Institutions integrating with ScoreID's API may be required to stake SCORE Tokens as a form of collateral or commitment, ensuring they are genuine participants in the ecosystem and creating additional demand from the B2B segment.

13.6 Credit Score Boosting & Premium Access

Users can spend SCORE Tokens to access premium features such as enhanced score analytics, detailed score breakdown reports, improvement recommendations, multi-wallet composite views, and

priority processing for score verification requests. Holding a minimum balance of SCORE Tokens may also unlock tiered benefits within the platform.

13.7 Data Contribution Rewards

Users who consent to contributing their anonymized financial data to improve ScoreID’s scoring models can earn SCORE Token rewards. This creates a virtuous cycle: more data improves model accuracy, better models attract more institutional clients, and increased revenue funds more token burns and rewards.

13.8 Cross-Platform Interoperability Fees

When ScoreID scores are consumed across different platforms, protocols, or chains, SCORE Tokens may be required to facilitate the cross-platform verification and settlement of credit information, creating an additional utility layer as the ecosystem expands to multiple blockchain environments.

Mechanism	Type	Effect on Token Value
Platform Payment Discount	Demand Driver	Increases buy-side demand proportional to platform usage
Buy & Burn (20% Revenue)	Supply Reducer	Permanently reduces circulating supply
Staking & Yield	Supply Lock	Reduces liquid supply, rewards long-term holders
Governance	Engagement	Incentivizes holding and participation
Verification Collateral	Demand Driver	Creates institutional buy-side demand
Premium Access	Demand Driver	Links consumer features to token spending
Data Contribution Rewards	Ecosystem Growth	Incentivizes data supply, improves product
Cross-Platform Fees	Demand Driver	Scales demand with multi-chain expansion

14. Price Expectations & Valuation Framework

Note: The following projections are estimates based on comparable market analysis, planned platform development milestones, and expected market conditions. They are not guarantees of future performance.

14.1 Listing & Initial Market Price

The SCORE Token will list on centralized exchanges (CEX) at an initial price of **\$1.00 per token**, representing a fully diluted valuation of \$1 billion. Given the structured discount offered across sale phases (\$0.45 → \$0.75 → \$1.00), listing participants have a built-in premium expectation, which is typical for successful utility token launches.

14.2 Year 1 Price Trajectory

Timeframe	Expected Price Range	Drivers
Listing (Day 1)	\$1.50	CEX listing, initial market discovery
Month 1–2	\$1.50 – \$3.00	Early adoption, marketing push, exchange listings
Month 2–4	\$3.00 – \$4.50	Institutional API onboarding, first Buy & Burn events
Month 4–8 (Peak)	\$4.50 – \$6.00	Full platform launch, partnership announcements, demand spike
Year-End Settlement	\$2.50 – \$3.50	Market normalization, sustainable demand baseline

14.3 Valuation Comparables

The projected price range is supported by comparable valuations in the credit infrastructure and DeFi identity sectors:

Comparable	Category	FDV / Valuation
Creditlink (\$CDL)	On-chain credit scoring (BNB Chain)	\$60M raised in 4-hour presale
Spectral Finance	On-chain credit risk oracle	\$23M Series B at ~\$200M+ valuation
Credora	Institutional credit ratings	Significant institutional backing
Traditional Credit Bureaus	Experian, Equifax, TransUnion	\$15B–\$35B market caps each

14.4 Long-Term Value Drivers

- **Platform Revenue Growth:** As API adoption scales and institutional clients onboard, increasing revenue directly feeds the Buy & Burn mechanism, progressively reducing supply.
- **Network Effects:** More consumers building scores creates more data, which improves model accuracy, which attracts more institutional clients, generating more revenue.
- **Geographic Expansion:** Each new market (Africa, Southeast Asia, Latin America, MENA) unlocks new user cohorts and institutional partnerships.
- **Regulatory Tailwinds:** Growing global demand for alternative credit data and financial inclusion creates favorable conditions for ScoreID's adoption.

15. Security, Privacy & Compliance

ScoreID is built on four foundational principles of data governance:

Explicit User Consent

No personal or financial data is processed or shared without verified authorization. Users control exactly what data is connected, how their score is used, and which institutions can access it.

Enterprise-Grade Security

Layered security controls and resilient infrastructure support scale and reliability. The platform employs encryption at rest and in transit, multi-factor authentication, and regular security audits.

Transparent Data Practices

Clear governance and auditable processes guide every aspect of the platform. Score calculations are explainable, and data usage policies are published and accessible.

User-Centric Control

Individuals remain central to their financial identity, they decide how it is connected and used. Read-only wallet connections ensure ScoreID never moves, accesses, or controls any user assets. The platform is designed to comply with GDPR, local data protection regulations, and emerging digital asset regulatory frameworks.

16. Roadmap

Phase	Timeline	Milestones
Phase 1: Foundation	Q2 2026	Friends & Family token sale • Core scoring engine beta • Initial wallet integrations • Advisory board formation
Phase 2: Launch	Q3 2026	Private funding round • B2C platform launch • First institutional API partnerships • Multi-chain wallet support
Phase 3: Scale	Q4 2026	Public token sale • CEX listing • B2B enterprise dashboard • First Buy & Burn event • Staking launch
Phase 4: Expansion	H1 2027	Africa & MENA market entry • SME tokenized ratings • Open banking integrations • Governance launch
Phase 5: Maturity	H2 2027+	Cross-border credit passport • Advanced AI scoring models • Regulatory licensing • DAO transition planning

17. Team & Advisory

ScoreID is built by a team with deep expertise across credit risk, financial services, blockchain technology, and emerging market financial inclusion.

Key Advisory Expertise:

Paul Randall - Credit Risk & Scoring Advisor

Experienced executive with global expertise in credit risk. Previously CEO of Creditinfo Group, which operates credit bureaus across Africa in 17+ countries. Over 40 years of experience in credit scoring, credit bureau operations, and lending. Hands-on experience developing credit solutions for mobile money and non-traditional lending environments.

The advisory board further includes specialists in blockchain infrastructure, regulatory compliance, financial technology product development, and emerging market fintech operations. Full team profiles will be published on the ScoreID platform.

18. Risk Factors & Legal Disclaimer

18.1 Risk Factors

- **Regulatory Risk:** The regulatory landscape for digital assets and on-chain credit scoring is evolving. Changes in regulations could impact token operations, platform availability, or business model viability.
- **Market Risk:** The value of the SCORE Token may be volatile and is subject to market conditions, sentiment, and macroeconomic factors beyond the control of ScoreID.
- **Technology Risk:** Smart contract vulnerabilities, blockchain network issues, or technical failures could impact platform operations or token security.
- **Adoption Risk:** Platform success depends on achieving sufficient adoption from both consumers and institutions. Slower-than-expected growth could impact revenue and token value.
- **Competition Risk:** The on-chain credit scoring space is competitive, and new entrants or established players could erode ScoreID's market position.
- **Data Quality Risk:** The accuracy and predictive power of on-chain credit scores depends on the quality, volume, and diversity of blockchain data available for analysis.
- **Liquidity Risk:** Token liquidity on exchanges may vary, and there is no guarantee that sufficient trading volume will be maintained.

18.2 Legal Disclaimer

This whitepaper is provided for informational purposes only and does not constitute financial, legal, or investment advice. The information contained herein does not constitute an offer or solicitation to purchase tokens in any jurisdiction where such offer or solicitation would be unlawful.

The SCORE Token is a utility token designed to facilitate transactions within the ScoreID ecosystem. It is not intended to be, and should not be construed as, a security, commodity, bond, debt instrument, or any other form of financial instrument.

Forward-looking statements in this document, including but not limited to price projections, revenue estimates, and development timelines, are based on current expectations and assumptions. Actual results may differ materially. Past performance of comparable projects is not indicative of future results.

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ScoreID - Building the next layer of financial trust.