

Release & Updates

16 April 2024

Service Update

[Indonesia] Multiplatform Detection v11



/ About:

To maintain service continuity, customers are required to transition from all Multiplatform Detection APIs (v5-9) to Multi-platform Detection v11 by **31st July 2024**.

Multiplatform Detection v11 has been developed in response to new regulatory requirement ensuring compliance and data integrity. This update addresses regulatory mandates while maintaining efficiency and reliability of our service.

v11	Coverage: 99%	AUC ¹ : 0.65
<i>Key Difference : v11 introduces different output parameters</i>		

Other Versions	Coverage: 99%	AUC ¹ : 0.58 - 0.62
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¹AUC may vary depending on the data used for different use cases

/ Requirement:

Customers are required to migrate to v11 by 31 July 2024. To ensure smooth transition, kindly follow client migration guide below.

/ Note:

Failure to transition may result in compatibility issues and could lead to disruptions in API usage. It's crucial to update to v11 to avoid any adverse effects on your operations and maintain uninterrupted access to our services.

→ [View API Doc](#) ←



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/ FAQ :

1. How is the 60-features being defined?

60-features is defined by the distinct number of customers under different company segmentations and different time slices (e.g. 1, 7, 30, 90, 180, 360 days)

2. How is the percentile of number of lending platforms for different time slices being derived?

Percentile value of platform count number =

compare the # of lending platforms of each user obtained in step #2 with the market platform number obtained in step #1

- **Step 1** # of market lending platform count = using last 30 days of loan application data in our database to calculate the distinct number of all our lending platforms in the market and rank them by platform counts and generate the corresponding percentile values.

For example, 10% quartile of market lending count is 1, 20% quartile of market platform count is 2 ... 90% quartile is 7, 100% quartile (the maximum count number) is 14

- **Step 2** Calculate the number of lending platforms for each end user (applicant)

*For example, if the user's percentile value of distinct customer numbers within the 90 days is 0.3, it indicates that the **number of applied lending platforms** this end user has applied within the last 90 days is greater than or equal to 30% of market users.*

3. What is the definition of “time difference” under feature?

Time difference **in hour** between the apply time and the FIRST/LAST time this applicant's ID/phone number ever inquired by our service within **360 days**

4. What are the company segmentations?

Segmentation	Description
P2P	All OJK-licensed P2P lending platforms. A P2P is a financial institution that facilitates peer-to-peer lending, which is a form of borrowing and lending money without the involvement of traditional financial intermediaries like banks. In P2P lending, individuals or businesses can borrow money directly from other individuals or businesses through an online platform.
LOAN_AGGREGATOR	A loan aggregator is commonly used to describe a platform or website where borrowers can compare multiple loan options from various lenders in one place, or we call it a marketplace for loans . In a loan aggregator, borrowers can enter their specific loan requirements and preferences, such as loan amount, repayment term, and interest rate, etc. Then, the platform presents them with a range of loan options from different lenders that meet their requirements.
MULTI_FINANCE	The MULTI_FINANCE platforms are regulated by OJK and are companies that provide various types of financial services, such as leasing, factoring, consumer financing, and other related services.
OTHER	Types of platforms other than the above three, such as payment, e-commerce, solution provider, etc.



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