TRUST BY DESIGN

FINTECH CHALLENGE

Recognizing market-tested fintech and digitally enabled innovation that builds confidence, deepens usage, and drives scale with women customers.

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Trust by Design set out to find fintech solutions that build gender-intentional design into the product itself and improve outcomes for women as a result.

With a pool of 200+ applicants, five expert judges narrowed the field to one winner and three finalists across multiple rounds of scoring, live interviews, and committee deliberation.

INNOVATION IN TRUST BUILDING

Does it solve a real, structural problem in a genuinely new way?

EXECUTION READINESS

Is it proven, scalable, and operationally real today?

IMPACT

Does it produce measurable, attributable outcomes for women?

INTENTIONALITY

Is gender data built into core design decisions, not just messaging?

WINNER

Rey Assurance

Olvo AI

Bias-Aware Decisioning, Indonesia

FINALISTS

Corporación Interactuar

Online Credit + Business Branch

Inclusive Lending Colombia

Kaleidofin

ki score + ki monitor

Credit Infrastructure, India

Proto

Multilingual AI complaint & fraud-recovery agents

Consumer Protection, Canada

SELECTION COMMITEE

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CGAP

Rey Assurance

WINNER

Product: Olvo AI

Bias-Aware Decisioning • Indonisia • Founded 2021

THE PROBLEM

Women in Indonesia start from a structural disadvantage: men are 20% more likely to be insured than women to begin with (self-reported by Rey Assurance). Among those covered, automated systems inherit the assumptions of the populations they were built around - women's atypical presentations went silently mis-adjudicated, and early disease signals went undetected, compounding invisibly until it hit a number that mattered: women paying $32.70 in out-of-pocket excess for every $100 of claim value, versus $28.60 for men. Olvo AI was built to make that 14% gap visible, and to support in closing it.

THE SOLUTION

Olvo AI builds fairness directly into automated decisioning, treating each data point as part of a person's story - capturing longitudinal detail most systems discard. An all-woman medical team encodes clinical expertise, grounded in internationally recognized guidelines, into the algorithm's core logic, so it reflects how disease actually presents in women and men; a human reviewer checks every output before it reaches the decision-maker. That data also flags early risk signals - cervical and breast cancer, often caught only at advanced stages - before they become a crisis. Proven at scale in claims adjudication, with a pilot at Indonesia's largest health payer, Olvo AI was designed to be borderless from day one: the same architecture applies wherever an institution makes high-stakes decisions about people.

14%
Higher out-of-pocket cost women paid vs. men before Olvo

79%↓
Reduction in female average out-of-pocket claim excess (IDR 4.88M → 1.03M)

10+ payers
300K+ members (~40% women), live in production at scale

~2x
Payer clients doubled in the past 12 months

WHY IT WON

Judges called it the cohort's most novel trust-by-design application: gender-aware logic embedded directly into core decisioning infrastructure, designed in from the start rather than layered on after the fact. The system catches a problem before it compounds, flagging early signals at the moment a claim is processed, ahead of the point where a shock would otherwise take hold. With Olvo AI's solution, trust is structural. Members receive a clear explanation for every claim outcome, replacing the black-box anxiety of conventional adjudication with transparency by default.

Rey Assurance team with partners

"It feels like Rey is standing with me, not against me... that combination of fairness and transparency is worth a lot when you are managing a condition long-term."

— **Anonymous female insured member, 42**

"For decades, health claims have been processed transactionally, and the medical stories behind them thrown away for lack of technology to do more. I believe a claim is something different: a chapter in someone's life, and a decision that deserves to be personal, clinically grounded, and fair. Olvo is what happens when we start looking at each individual's health data and read each claim through a gender-aware lens. When we do that, we start seeing not just the transaction but the life and wellbeing around it, and that changes everything about how we protect people. Fair by default, not fair on request."

— **Evan Tanotogono, Founder, Rey Assurance**

WHAT'S NEXT

Rey Assurance's momentum is already outpacing its own roadmap. The number of payer clients has doubled in the past twelve months, and a pilot now underway with BPJS Kesehatan, Indonesia's largest health payer, puts Olvo in front of the single biggest population it could ever reach in one market. By year-end, Olvo is on track to process 2M+ claims and over $200M in claim value annually, with revenue on track to roughly double toward $2M in contracted ARR. That scale keeps compounding: onboarding one more major insurer could add 400–500K members to the base within the year. Rey Assurance is now actively exploring deployments with insurers in new markets, testing how much of Olvo's architecture travels as-is.

Corporación Interactuar

Product: Online Credit + Business Branch
Inclusive Lending • Colombia • Founded 1983

FINALIST

THE SOLUTION

Rural and informal women entrepreneurs in Colombia are often locked out of credit by branch-visit and guarantor requirements built for a different kind of borrower. Interactuar's Online Credit and Business Branch platform replaces that model with a 100% mobile-first process — no guarantor, no branch visit, same-day disbursement in eight steps — while keeping a human touchpoint: every applicant completes a mandatory video call with a trained advisor before approval, adding judgment an automated model alone would miss. Loans of USD$135–USD$2,900 carry preferential rates for women and include access pathways for migrant women.

63%

Percentage of digital credit disbursements that go to women, who also default less than men

2.29%

Lower delinquency for women vs. men in the digital channel

88.5 NPS

Transactional Net Promoter Score (2026), 92.3% promoters

WHY IT WAS SELECTED

Interactuar demonstrated digital delivery and human trust aren't a trade-off: gender-disaggregated drop-off data drove interface simplification, a preferential rate for women, and "Vision Woman" advisory workshops — concrete, traceable product changes rather than messaging. That intentionality runs through the organization itself, with a 550+-person team that is 61% women. The result shows up in both usage and outcomes: 63% of digital disbursements since launch have gone to women — rising to 74.7% in 2026, up from 57% in 2025 - who also default less than men on the platform.


Corporacion Interactuar client

WHAT'S NEXT

Interactuar is moving from building individual digital capabilities to integrating and governing them as one connected ecosystem — linking origination, hybrid advisory support, and entrepreneur self-management through CRM automation, WhatsApp activation, and analytics, delivered omnichannel to boost productivity, expand commercial reach, and improve the experience for every entrepreneur. The biggest opportunity ahead is reaching the many Colombian entrepreneurs who still lack access to formal financing and business advisory support. To capture it, Interactuar is seeking strategic partners across impact capital — debt, equity, or credit guarantees — and technical assistance, to keep driving social, economic, and environmental progress for small business owners across Colombia.

Kaleidofin

FINALIST

Product: ki score + ki monitor

Credit Infrastructure • India • Founded 2017

THE SOLUTION

Women with informal or seasonal income are often invisible to traditional credit bureaus, which have no record of how they manage money. Kaleidofin closes that gap with two connected, fully explainable products: ki score, which assesses creditworthiness using alternative data (satellite, climate, mobile money, GST) instead of bureau history, and ki monitor, which uses that same data to flag repayment stress 30–90 days before delinquency, so originators can intervene with support rather than collections. Every output from either product is explainable to the borrower where a loan officer can walk her through which factors drove her score.

11M+

Borrowers scored across 60+partners - $10.99B underwritten, 98%

88%

Collection efficiency held on a climate-exposed cohort ki monitor flagged 4–5 months ahead, vs. a fall from 95% to 71% in comparable un-flagged regions

72%

Percentage of the lowest-turnover borrower segment that saw household income rise (independent Krea University study across 4 institutions)

WHY IT WAS SELECTED

Kaleidofin revealed a structural flaw in the system: bureau-rejected women weren't higher risk, just invisible. Assessed on the data that actually reflects how they earn and repay, far more women turned out to be creditworthy than bureau-only scoring found: on the same book, for the same lender, ki score delivered a 3 to 5x lift in approvals. Gender data reshaped the model itself: it produced a standalone scoring model for women-led nano enterprises, ki monitor's early-warning thresholds calibrated specifically to women-borrower repayment patterns, and an explainability layer built so a woman with no bureau history can see what drove her score.

Kaleidofin scored borrower

WHAT'S NEXT

Kaleidofin has built the data and AI infrastructure — trained on 50M+ customers, spanning alternate data across climate, socioeconomic, MSME, banking, and transactions — to let lenders underwrite and monitor women entrepreneurs at scale across India, East Africa, and Southeast Asia, with ambitions to extend across emerging markets. Part of that infrastructure is staying in the relationship past the credit decision itself: two new WhatsApp-based advisory products, ki saathi in India and dada biashara in East Africa, keep declined borrowers in the loop on what to strengthen and when to reapply, turning a rejection into a conversation.

Proto

FINALIST

Product: Multilingual AI complaint & fraud-recovery agents

Consumer Protection • Canada • Founded 2018

THE SOLUTION

Low-literacy, underserved customers face the steepest barriers when something goes wrong: a scam, a denied claim, an unsettled transfer. Proto's AI agents for low-resource languages automate intake across voice, WhatsApp, SMS, and web. Grievances are routed across financial institutions and regulatory agencies, without the barrier and exposure of paper forms and call centers – ensuring the most vulnerable customers have equitable access to recourse 24/7.

14M+

Interactions/year, ~89% resolved without a human; 1.19M+ unique consumers

<10% → 20%

Increase in female consumers grievances through Rwanda's Intumwa AI Agent

35 → 4 days %

Reduction in average complaint-resolution time through Intumwa via webchat and WhatsApp

WHY IT WAS SELECTED

Proto pairs resolution with visibility: consumers receive tracking IDs and status updates, while regulators receive sex-disaggregated analytics. The same monitoring approach supports supervisory decision-making, including Governor Insight Advisory. In Rwanda, this transparency helped track the doubling of complaints filed by women while sharply reducing resolution times. Proto's integration of scam-related grievances into FNA's fraudulent fund freezing was also recognized by the 2025 G20 TechSprint award for cybercrime and fraud mitigation.

Proto WhatsApp solution in practice

WHAT'S NEXT

Proto is leading a pathfinder project for a sustainable financial inclusion trust layer – grievance redress, fraudulent fund recovery, and scalable instant payment systems. This brings together proprietary and open-core technologies to ensure trust in payments DPI beyond 2030 for over 1 billion consumers. This work tackles sustainability planning so that the largest, complex lower and middle income countries (LMICs) may test and embed their own Trust Layers with proven models, including liability waterfalls and shared service infrastructure.

GET INVOLVED

Trust by Design is a starting point, not a finish line.

These four organizations represent different paths to the same goal: financial products that earn women's trust because they were built with women in mind from the start. Investors and ecosystem partners interested in following up with the winner or finalists, or in learning more about the Challenge's methodology, are invited to connect with the Trust by Design team at the Summit or through the details below.

LEARN MORE

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TRUST BY DESIGN

FINTECH CHALLENGE

ACCION GRID IMPACT

Gates Foundation

www.accion.org/trustbydesign