

Frequently Asked Questions

Common questions from riders and institutions about scores, data, consent, corrections and access.

Version 1.0 | Effective 19 August 2026 | Last reviewed 19 August 2026

RiderScore Technologies Ltd · riderscore.co.ke

What is a RiderScore?

A RiderScore is an explainable indicator of a rider's repayment behaviour, mobility consistency and integrity signals, calculated from the data available to the platform. It is decision support for institutions, not an automatic approval or rejection.

Who can see my profile?

Only institutions that hold a lawful basis and a legitimate assessment purpose, and only within their own workspace. Every lookup is logged with the user, the organisation and the purpose.

Where does my data come from?

From what you provide yourself, and from operators and institutions that hold a lawful basis to share records with us. Each record shows its source and whether it has been verified.

Something on my profile is wrong. What do I do?

Email complaints@riderscore.co.ke or raise it in the rider portal. We mark the item as disputed, check it with the source, correct it if it is wrong and recalculate your score.

Can I see why my score is what it is?

Yes. Every score is published with its contributing factors and the model version used, so you can see what helped and what held it back.

Does RiderScore use gender, tribe or religion?

No. Sensitive and protected characteristics are excluded from the models, as are fields whose main value would be as a proxy for them.

Can I withdraw consent?

Where processing depends on your consent, yes, at any time. Some records may still be retained where the law or an existing contract requires it.

Does RiderScore approve loans?

No. The institution makes the decision. RiderScore provides the assessment inputs and the explanation behind them.

How do institutions get access?

Institutions register a workspace, complete onboarding, and receive scoped API credentials. Roles and permissions are managed by the organisation administrator.

How do I contact RiderScore?

Privacy: privacy@riderscore.co.ke. Security: security@riderscore.co.ke. Complaints: complaints@riderscore.co.ke. General: hello@riderscore.co.ke.