A detail list of the services the applicant intend to provide

### **Services Provided**

* **Credit Reports & Scores**: Selling detailed consumer and business credit reports to lenders, enabling accurate assessment of borrower credibility.
* **Subscription Services**: Offering monthly credit monitoring for individuals and businesses, allowing proactive management of credit health.
* **Fraud Prevention & Risk Analysis**: Providing banks and lenders with tools to detect fraud.
* **Data Analytics & Insights**: Supplying reports on consumer credit behaviour for market research.
* **Financial Education**: Organizing workshops, courses, and reports on credit literacy.
* **Security and Compliance**: The security of customers' financial transactions is critical to the Koti. The Firm employs robust encryption and data protection measures to safeguard customers' personal and financial information. Please refer to the Firm’s ICT Security and Data Protection Policy for further details.
* **Dedicated Customer Support:** With service paramount the Firm has a team of experienced professionals dedicated to providing personalised assistance and guidance throughout the money remittance process.

### **Revenue Streams**

* **B2B Services:** Generating revenue by selling credit insights and analytics to banks, lenders, and other financial institutions.​
* **B2C Subscriptions:** Offering monthly or annual subscription plans for consumers seeking credit monitoring and financial management tools.​
* **Referral Fees:** Earning commissions on successful transactions involving loans, credit cards, overdrafts, or insurance products facilitated through Koti's platform.​
* **Premium Credit Monitoring:** Providing premium services such as real-time alerts for score changes and identity theft protection, available at an additional cost.​
* **Custom Analytics:** Offering industry-specific reports and data analytics services to businesses seeking tailored insights.​
* **Buy Now, Pay Later (BNPL) Services:** Implementing BNPL options, allowing customers to purchase goods or services and pay in installments over time, enhancing purchasing power and flexibility. ​
* **API Monetization:** Leveraging open banking APIs to offer premium access to third-party fintech companies, enabling them to build value-added services on Koti's infrastructure.
* **Partnerships with B2B E-commerce Platforms:** Collaborating with B2B e-commerce platforms to provide integrated financial services, facilitating seamless transactions and credit assessments.​
* **Digital Credit Assessment Tools for Microfinance Institutions (MFIs):** Developing digital tools to assist MFIs in digitizing their credit assessment processes, improving efficiency and accuracy.​
* **Credit Assessment Solutions for Fast-Moving Consumer Goods (FMCG) Companies:** Providing FMCG companies with digital solutions to assess the creditworthiness of micro retailers, enhancing supply chain reliability.

By integrating these diverse services and revenue streams, Koti aims to establish a comprehensive financial ecosystem that leverages open banking principles to enhance financial inclusion and deliver value to both consumers and businesses in Bangladesh.