

2018 Citi Financial Innovation Application Competition

User manual of enterprise end



Title : Li Jin--A REITs platform for securitization
of housing lease assets

Captain: Chu Tianshuo

Tutor: Gao Ming, Sui Cong

School: Dongbei University of Finance and Economics

Contents

1. User registration and login.....	3
2. Enterprise home page	6
3. Financing records.....	9
4. Account management	11
5. Contact us	14

User manual of enterprise end

Respected financiers:

Hello! Welcome to the Li Jin REITs platform enterprise end of the securitization of housing rental assets (hereinafter referred to as Li Jin platform enterprise end). Financiers can conduct online audits on the platform, real-time understanding of the status of REITs, viewing the dynamic risk quantitative early warning index, the platform also has a repayment prompt system, more convenient and fast. Li Jin platform is reformed and innovated on the previous common financing platform, aiming to help housing leasing enterprises solve financing problems. Recently, the implementation of housing rental policy and the rise of long-term rental market have triggered a new round of financing for real estate enterprises in the financial market.

Firstly, the enterprise side of the platform is divided into four modules: user login, platform home page, application for financing, financing records and account management. The following four modules will be introduced below.

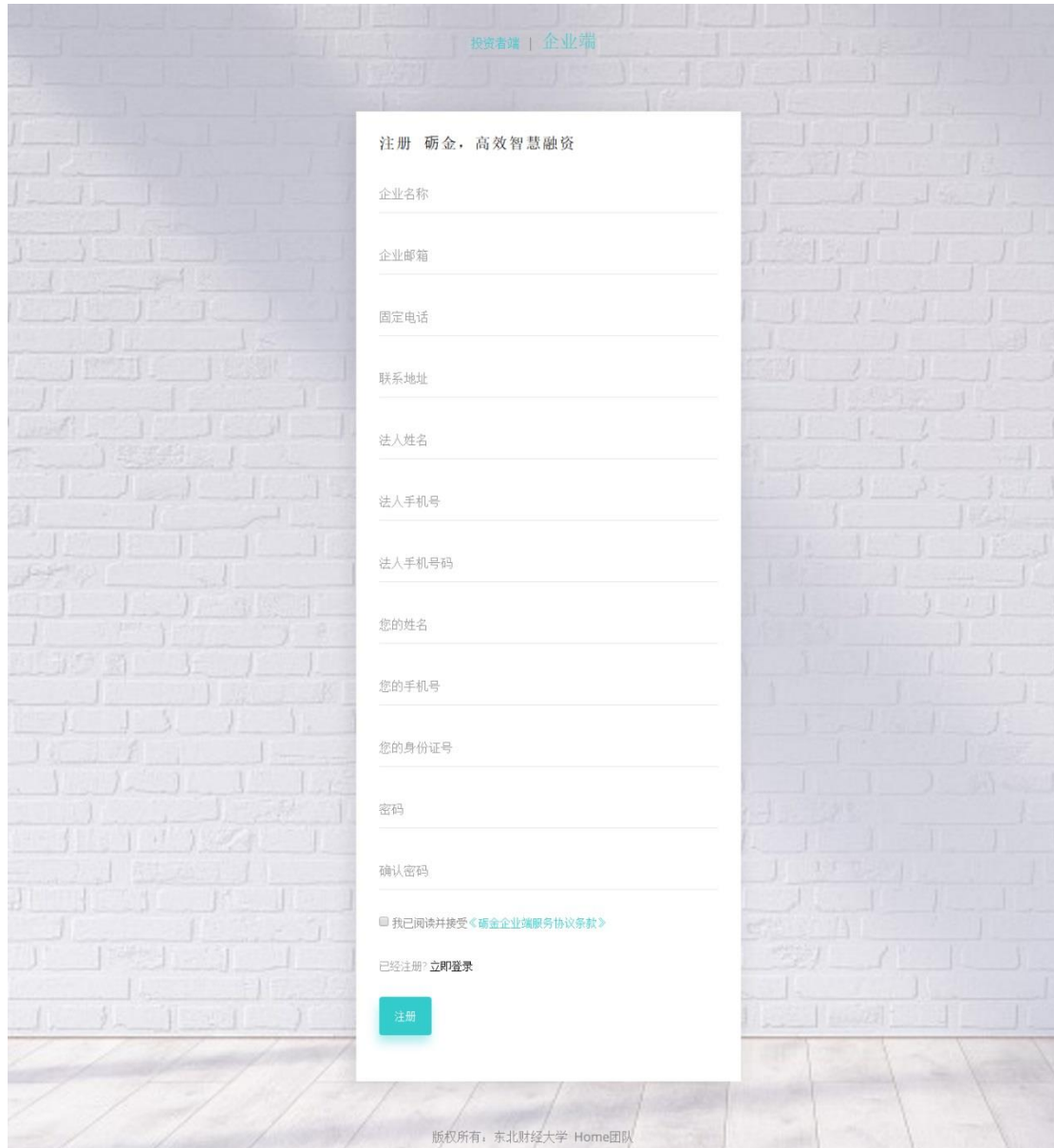
1. User registration and login

First of all, open the home page of the Li Jin—— Platform website; you can see the features of the platform, operation process, market quotations and common problems on the home page. Click "learn more", you can see the login registration page shown in Figure 3-2.



Figure 3-1 home page of Li Jin platform

For the first time, the financiers who use this platform need to click "register immediately", see Figure 3-2 below.



The image shows a web registration form for the 'Li Jin' platform, titled '注册 砺金·高效智慧融资' (Registration Li Jin·Efficient and Smart Financing). The form is set against a background of a light blue brick wall. It contains several input fields for company and personal information, followed by a checkbox for terms of service, a login link, and a registration button.

Investor端 | 企业端

注册 砺金·高效智慧融资

企业名称

企业邮箱

固定电话

联系地址

法人姓名

法人手机号

法人手机号码

您的姓名

您的手机号

您的身份证号

密码

确认密码

☐ 我已阅读并接受《[砺金企业端服务协议条款](#)》

已经注册? [立即登录](#)

注册

版权所有: 东北财经大学 Home团队

Figure 3-2 enterprise registration interface of Li Jin platform

Financers need to follow the tips above to fill in, and seriously read the "Li Jin Enterprise Service Agreement Terms", click "Registration" is successful registration.

After the first registration is successful, the financier needs to login again after entering the website again. After clicking the home page login, you can enter the login interface, as shown in Figure 3-3.



Figure 3-3 login interface of Li Jin platform

2. Enterprise home page

After logging in to the enterprise terminal, you can see the following interface.



Figure 3-4 enterprise platform home pages

A platform enterprise front page from top to bottom respectively introduced the purpose of A platform service, application financing process and platform advantages, with a short language for the financiers to quickly understand the basic functions and innovative services of the platform.

The financier can click "apply for financing" to submit a financing application according to the hint. The audit of financing applications is mainly through the combination of online audit and offline audit. The online financing application

interface is as follows. Financing applicants need to fill in the target financing amount, financing period, and notes, which are provided for the initial review of the platform. The application for financing page is shown in figures 3-5, 3-6, and 3-7.

The screenshot shows the 'Add Application Information' (添写申请资料) form on the Gold Platform (砺金平台). The form is titled '我要融资' (I want to finance). It contains the following fields:

- 融资金额:** 300 万元 (Financing Amount: 3000000 Yuan)
- 融资期限:** 6个月 (Financing Term: 6 months)
- 备注:** 本公司准备将这笔资金使用在长期租赁地产的建造上, 为期三年, 将按季度归还利息, 到期偿还本金。 (Remarks: This company is preparing to use this fund for the construction of long-term leased real estate, for a period of three years, and will repay interest quarterly and principal at maturity.)

A '确认提交' (Confirm Submit) button is located at the bottom of the form. The footer of the page includes links for '关于我们' (About Us), '联系我们' (Contact Us), '人才招聘' (Job Recruitment), '帮助中心' (Help Center), '平台协议' (Platform Agreement), '隐私政策' (Privacy Policy), and '法律法规' (Laws and Regulations). The copyright notice is '版权所有: 东北财经大学 Home团队'.

Figure 3-5 gold platform - Application for financing - I want to finance 1

This screenshot shows the same 'Add Application Information' form as Figure 3-5, but with a '系统提醒' (System Reminder) dialog box overlaid. The dialog box asks: '确认提交融资申请吗?' (Confirm submitting the financing application?). It has two buttons: '确定' (Confirm) and '取消' (Cancel). The '确认提交' button on the form is still visible below the dialog box.

Figure 3-6 gold platform - Application for financing - I want to finance 2



Figure 3-7 gold platform - Application for financing - I want to finance 3

When the financier sees the "system prompt - your financing application has been submitted successfully, we will review as soon as possible, please wait patiently, you can check in the financing progress" that the financing application has reached the background, in the "financing record - uncompleted financing" can see the relevant financing process.

3. Financing records

The financing records are divided into two parts: completed financing and incomplete financing. Among them, uncompleted financing includes the percentage of financing being audited and completed financing includes financing success and financing failure.

Financers can view the financing projects they have applied for audit and the progress of the projects they started to finance in the Financing Records.

Among them, projects that have completed financing and projects that have failed in financing can be viewed through "completed financing".

At the same time, financiers can view the risk prediction index of financing assets in the page table, including: financial risk index, environmental risk index and KMV

(default risk index). This innovative three-dimensional risk control system has greatly facilitated the early warning of business risks.

Note: Financial Risk Index, Environmental Risk Index and KMV, the three indicators of dynamic risk index, will be explained in detail in Appendix 1. The right of explanation belongs to the HOME team of Northeast University of Finance and Economics.



申请时间	代码	名称	发行日期	当前融资额(万元)	目标融资额(万元)
2018.7.20	TD001	A基金项目	2018.8.20	100	500
		已发行天数	财务风险指数	环境风险指数	KMV
		30	财务健康	良好	0.4991

Figure 3-8 gold platform - financing records - incomplete financing



申请时间	代码	名称	发行日期	当前融资额(万元)	目标融资额(万元)
2018.7.15	TD002	B基金项目	2018.8.17	500	500
		已发行天数	财务风险指数	环境风险指数	KMV
		28	财务健康	良好	0.392

Figure 3-9 gold platform - financing records - completed financing

4. Account management

Account management is mainly divided into three parts: message reminder, basic information and security center.

Information reminder can see the mail received by the financier account. In the "information reminder", the time, heading and status of the message are displayed. The unread email shows red, and the read email shows blue.



Figure 3-10 gold platform - account management - message reminder

"Basic Information" is mainly used to modify and view the basic information of companies, legal persons and individuals when they fill in their registered accounts. After modifying the basic information, the financier will click the confirmation to complete the modification. The page is shown in Figure 3-11.

The "security center" can modify the login password, pay the password and modify the binding phone number. The page is shown in Figure 3-12. After clicking "modify", jump out of the next interface.


[首页](#)
[申请融资](#)
[融资记录](#)
[scope.docx](#)
[账户管理](#)
RegisterName

账户管理

消息提醒 >

基本信息 >

安全中心 >

基本信息

企业信息

*企业名称:

*企业邮箱:

*固定电话:

*联系地址:

法人信息

*法人姓名:

*法人身份证号:

*法人手机号:

您的个人信息

*您的姓名:

*您的身份证号:

*您的银行卡号:

*您的手机号:

确认修改

[关于我们](#)
[联系我们](#)
[人才招聘](#)
[帮助中心](#)
[平台协议](#)
[隐私政策](#)
[法律法规](#)

版权所有: 东北财经大学 Home团队

Figure 3-11 gold platform - account management - basic information


[首页](#)
[申请融资](#)
[融资记录](#)
[scope.docx](#)
[账户管理](#)
RegisterName

账户管理

消息提醒 >

基本信息 >

安全中心 >

安全中心

登录密码

修改

支付密码

修改

绑定手机号

修改

Figure 3-12 gold platform - account management - Security Center

Click "Modify" and the password dialog box will pop up. After entering the original login password correctly, you can enter a new login password to modify the password. The dialog box is shown in Figure 3-12. After filling in the revised information, you can click the "OK" button, and the system reminder will pop up. If you confirm to save the modification, you can click "OK" to complete the process of modifying the login password. The system reminder is shown in Figure 3-12.

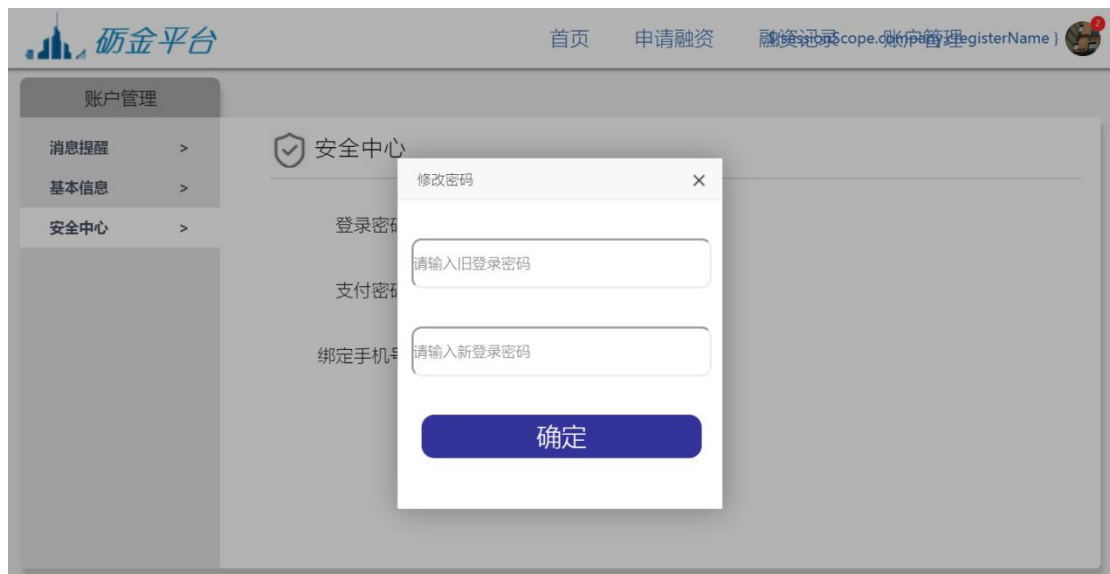


Figure 3-13 gold platform - account management - Security Center - modify password



Figure 3-14 gold platform - account management - Security Center - system hints

5. Contact us

Dear users, when you operate on this platform, there are any problems:

First, you can call the loving service hotline 0411-1234567 of the platforms at any time to get in touch with the backstage staff of the platforms.

Second, you can send an email to reflect your problem to the back-end of the platform, we will get in touch with you in time after receiving your mail. Li Jin platform mailbox : 1234567@126.com.

Third, if you have any questions or dissatisfaction with our service, you can call the toll-free complaint hotline 100-8202-2863.

Instruction:

First, this platform is suitable for registration or use in People's Republic of China. If the law of the state provides otherwise, it shall be implemented in accordance with the laws of the state.

Two, the final explanation power of the above explanation or commitment belongs to the whole platform.

Appendix: explanation of dynamic risk index -- financial risk index, environmental risk index and KMV:

1. Financial risk index

By comparing the enterprise index and threshold value calculated by analyzing the possibility of enterprise financial situation forecasting the risk in capital operation, the enterprise can be divided into three categories: financial health, gray zone and financial crisis.

Note: Z-score is the financial risk index.

$$Z - \text{score 修正模型判别区间} \begin{cases} Z > 0.747048 \\ -0.74173 < Z < 0.747048 \\ Z < -0.74173 \end{cases} \begin{matrix} \text{财务健康} \\ \text{灰色地带} \\ \text{财务危机} \end{matrix}$$

2. Environmental analysis index

By analyzing the environmental changes around the enterprise (such as average rental house prices, traffic conditions, entertainment facilities) to predict the possibility of the risk of macro-environmental impacts, the index takes its changing trend as the standard, and judges the risk situation through longitudinal ratio.

3. Default risk index

By analyzing the fluctuation of enterprise market value, the possibility of default is forecasted, and the default rate is used to measure the risk of default.