

2018 Citi Financial Innovation Application Competition

Administrator's instruction manual



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

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Instruction manual

Dear Admin staff:

Hello! Welcome to use the back-end operating system of Li Jin Business plan. (Hereinafter referred to as LBOS). Platform back-end administrators of LBOS need to operate on this platform to manage investors and financiers. The responsibilities of the administrators include: accepting emails, sending emails, reviewing corporate financing applications, reviewing the company, viewing the investor and financier specific information, all of the above are operated in the background. According to the simple design concept, the back-end webpage design uses multiple security protection measures, which makes it more rigorous. In addition, website-based background management makes the entire platform more efficient, easier to manage, and more accurate.

The back end of the platform is divided into five modules: home page, asset verification, asset management, information disclosure and security center.

The website will be introduced from five aspects below.

1. Registration and login account

Administrators need to register first when they enter the backend of LBOS for the first time. Administrators need to log in to LBOS after the registration is completed. Administrators need to log in every time they log in to the website, which is more secure.

The image shows a login and registration interface for a system titled "砺金平台后端" (Gold Mining Platform Backend). The interface is centered on a light gray background. At the top, the title "砺金平台后端" is displayed in a blue, stylized font. Below the title, there are two input fields: the first is labeled "手机号" (Mobile Number) and the second is labeled "密码" (Password). Both fields are white with a light gray border. Below these fields is a large blue button with a yellow border, labeled "登录" (Login). At the bottom of the interface, there are two links: "注册新账号" (Register New Account) on the left and "忘记密码了?" (Forgot Password?) on the right, both in a smaller, gray font.

Figure1-1 Registration and login

2. Home page

Administrators can go directly to the "Asset verification" and "Asset management" from the home page. In addition, the administrator can see the advantages of the platform on the home page.



Figure1-2 Home page

3. Asset verification

The asset verification is divided into two parts: the enterprise application and the approval.

The administrator can see the name of enterprise, application time, financing amount and financing period, etc.in the enterprise application, which is mainly presented in the form of mail. If the mail has been read, it will display "Read". If the mail has not been read, it will display "Unread" and will be displayed in red.

Administrators can get more detailed information by clicking on "View Details". In addition, the administrator can also see the basic information and financial indicators submitted by the enterprise under the enterprise application. Click “Download detailed document” at the top right of the financial indicator to view the complete financing information submitted by the enterprise. Click “Enter Machine Learning” below to conduct an online review of the relevant financial information submitted by the company to determine whether the company is eligible for financing.

The administrator can see the specific information of the enterprise that passed the audit, including: the name of the enterprise, the application time, the financing amount, the financing period, etc.



Figure1-3 Asset verification- The enterprise application



Figure1-4 Asset verification-The approval

4. Asset management

Asset management is divided into four categories: REITs rating, REITs issuance, REITs open and risk control. Asset management is mainly used to review the assets of enterprises applying for review, and then to rate, issue and open REITs.

REITs rating: The administrator can view the asset rating of enterprises that have already passed machine learning and complete rating on this platform.



Figure1-5 Asset management-REITs rating

REITs issuance: The administrator enters the REITs code, name, issue price, issue size, circulation, agreed revenue, financing period, etc. into the background according to the agreement agreed with the company in advance, and completes the release of REITs on the specified date. The interface is simple and convenient for administrators to operate.



Figure1-6 Asset management-REITs issuance

REITs open: Administrators use the “REITs Open” module to check the items that are ready to be reopened, and send an email to the designated company and investor mailbox respectively by clicking "Remind Enterprise" or "Remind Investor". The administrator can click "confirm submit" to send the mail, after editing in the mail content column.



Figure1-7 Asset management-REITs open

Risk Control: Administrators can see the dynamic risk index of each enterprise through the risk control interface, including: financial risk index, environmental risk index and KMV (default risk index) and the future risk status of the company. If the company is at a higher risk, the specialists will be sent to investigate and promptly alert the company to the risks.



Figure1-8 Asset management-risk control

5. Information disclosure

Information disclosure is mainly divided into two parts: customer management and information release. Administrators can monitor the security of the platform at any time, and release announcement information to investors and financiers in time, which is convenient and quick.

Account Management: Administrators can manage investors and financiers through “disclosure” and view the registration information of users who have logged in on the platform, as well as the amount of investment, time and so on.

Investor management: It is to check the investor's registration information and the amount of holding, time and other contents, and timely check whether there are investors default, so that management is more efficient.



Figure1-9 Information disclosure-Account management-Investor management

Financier management: Administrators can view the enterprise's asset credits, the current status of the enterprises, registration information, etc. All of these help administrators to keep abreast of managing situation, determine whether there is a risk of default. A comprehensive grasp of enterprise information is conducive to the security and stability of the platform as a whole.

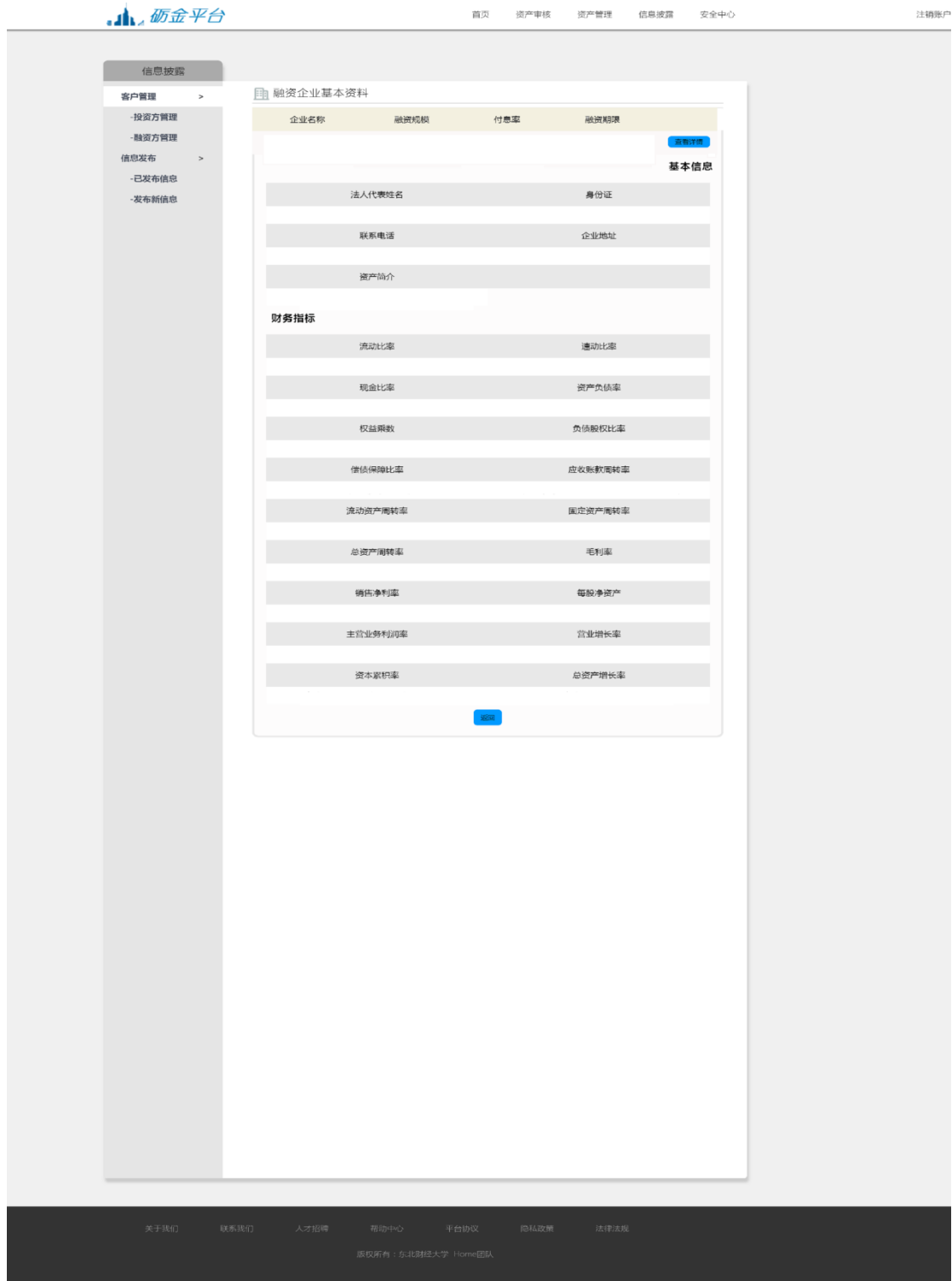


Figure1-10 Information disclosure-Account management-Financier management

Information Release: The administrator can view the published information and post new information through the information release. The system prompts can make the interface content clearer, and it is convenient for the administrator to determine the information release error and increase the accuracy of information release.



Figure1-11 Information disclosure-Information release1



Figure1-12 Information disclosure-Information release2

6. Security center

The security center is mainly used by administrators to change passwords, change the bound mobile phone number, etc., to increase the security of the platform. The administrator can enter the new password to be modified in the new password field after entering the original password correctly, and enter the new password again in the Confirm password field to ensure the input is correct.



Figure1-13 Security center1



Figure1-14 Security center2

Special instruction:

1. This platform is applicable to the registration or use within the territory of the People's Republic of China. Except as otherwise provided by national laws, in accordance with national laws
2. The final interpretation of the above description or commitment is owned by Li Jin Business plan