



SmartCredit.io

P2P crypto credit

Team

Martin Ploom, CEO

- 10 years VP of Credit Suisse
- Built 4 SW products 250'000+ users
- 3 masters degrees + EMBA + CFA



Tarmo Ploom, CTO, Ph.D.

- 10 years Credit Suisse
- Distinguished IT Architect (OpenGroup)
- 3 masters degrees + Ph.D. + MBA + CFA + CAIA

Daniel Burgwinkel, Ph.D.

Former dept head for Credit Suisse, wrote thesis on digital contracts & law before bitcoin whitepaper



Bodo Näf, Ph.D.

10 years VP Credit Suisse private banking



John Matonis

Founding director of the Bitcoin Foundation

Asse Sauga

Founding director of Bitcoin Foundation Estonia

Why crypto?

Traditional finance works, yes ...

But innovation is missing



T+3

2 Billion

Alternate Crypto Financial System has emerged



Crypto-
currencies
500+



Wallets
100+



Exchanges
1000+

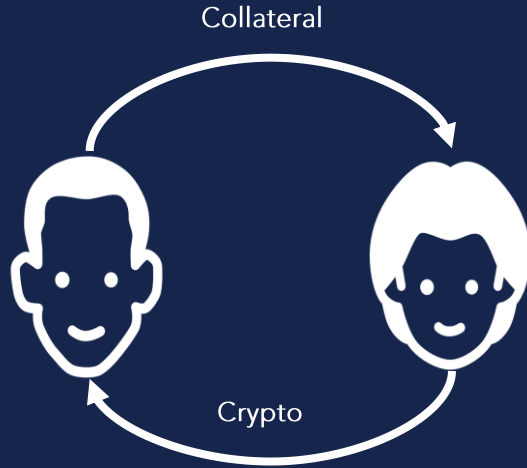


Lending
80+

But, Crypto lending business has some issues

1. Very high collateral ratios
2. No transferability of the loans
3. No control of your assets
4. No API, no integration
5. No Credit Score

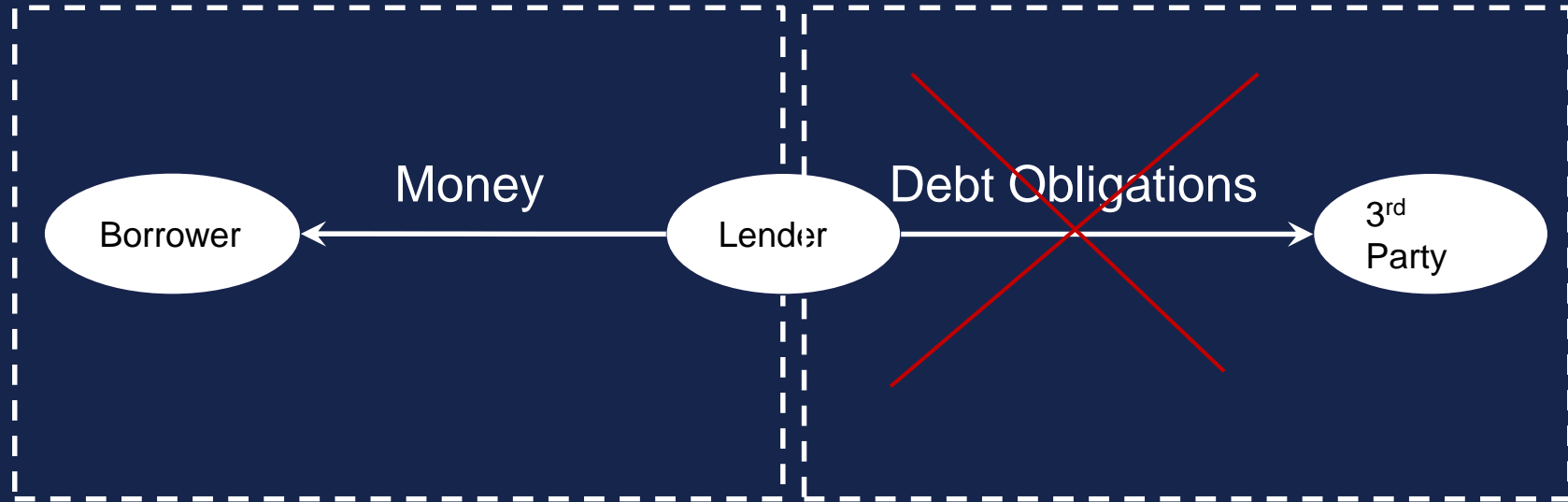
Problem – Too high collateral requirements



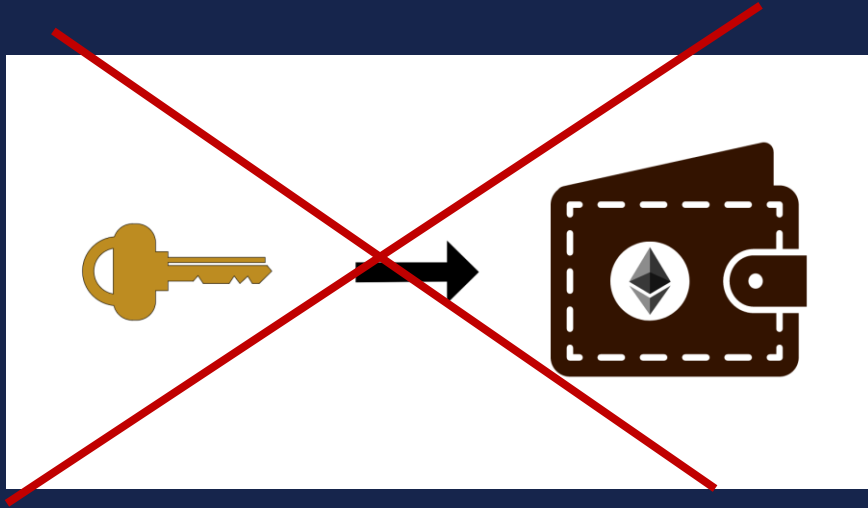
400%

Collateral ...

Problem – Transferability is missing

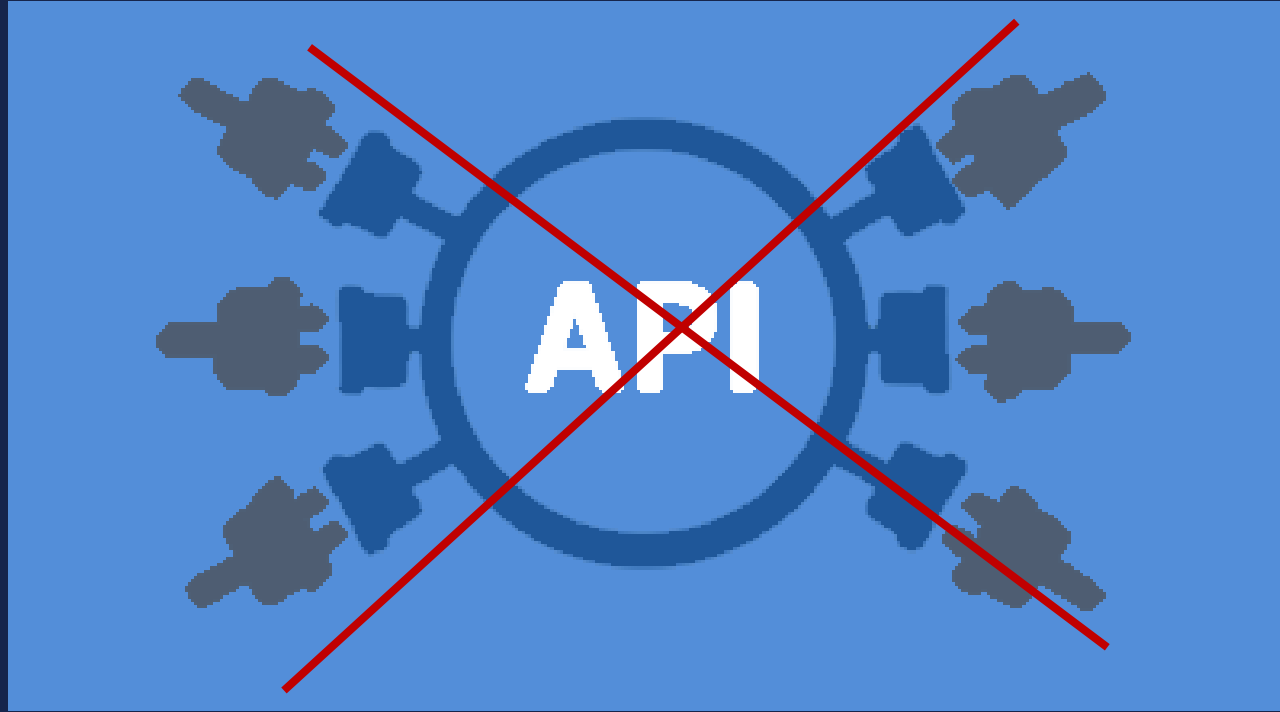


Problem – No control of your keys, hacking ...



- Hacking probability increases with asset concentration in the honey pots
- Trust issue increases with asset concentration in the honey pots

Problem – No API, No integration



- 3rd parties cannot integrate the credit into their platforms ...

Problem – No credit score

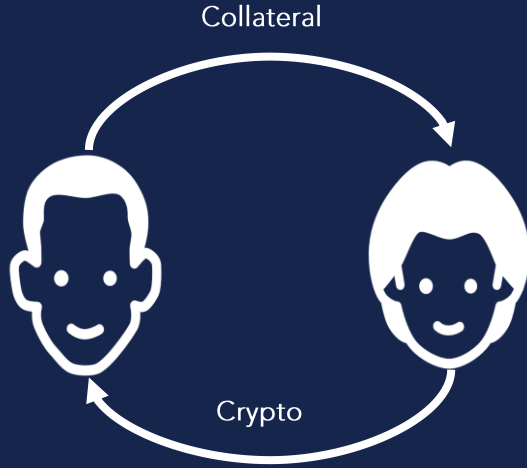


- No way to differentiate good versus bad borrowers

Solution

SmartCredit.io

Low collateral for the Borrower

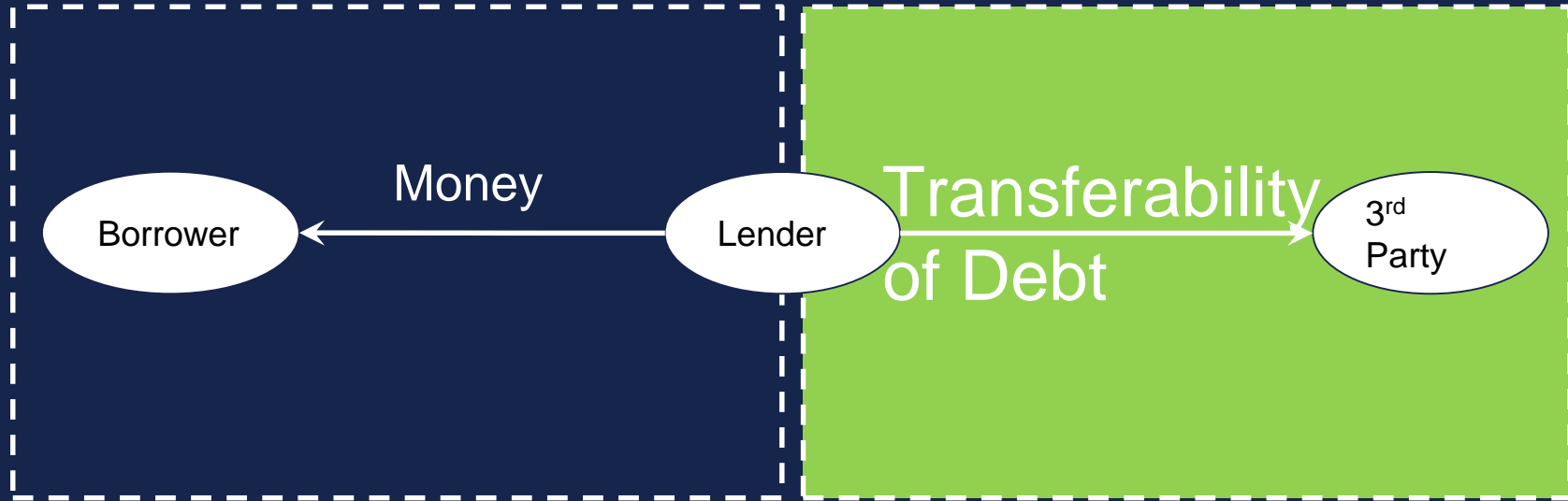


~~400%~~

150% - 200%

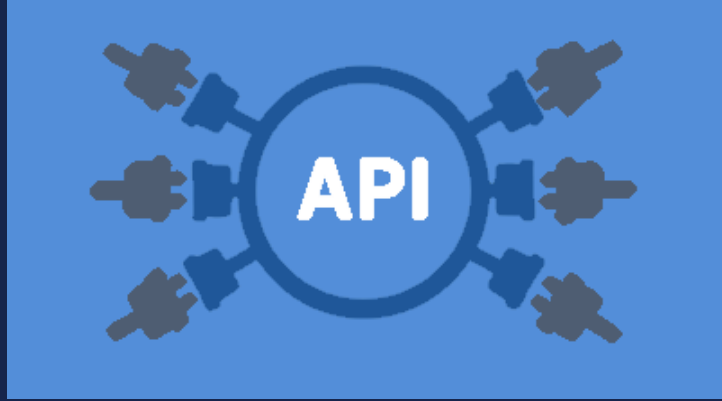
- Via Credit Ratings
- Via Loss Provision Fund
- Via Dynamic Collateral Calculation

Transferability for the Lender



- Via tokenization of the credit – liquidity for the lenders

Integration + Credit Score + Your Assets



3rd parties can
easily integrate
crypto credit into
their platforms
(think credit card)



Good
Borrowers will
have better
conditions and
vice versa



Competition comparison

Features	SmartCredit.io	DeFi Solutions	Custodial Solutions
Low collateral			
Transferability of the loans			
Control your assets			
API for the integration			
Credit Score			

Market Size and Growth

Market volume 20 Billion USD

Market Quarterly growth 25%- 35%

Business Model*

0.5% fee
from each transaction

*patent pending – “*system and method for interest-bearing credit-money on the blockchain*” at the U.S. Patent and Trademark Office

Go To Market: Credit As A Service API

For:

- Crypto Wallets
- Crypto Exchanges
- Crypto Payment Providers
- Crypto Online merchants

Our Roadmap

Minimum
Viable
Product

Crypto
Licences

Marketplace
Launch

Self-
lending

Cross-
Chain
Collateral

Jan 19

APR 19

MAY 20

+6 M

+6 M



Our ask

Previous funding

\$250'000

Upcoming round

\$500,000

Convertible or Equity +
IEO tokens

Series A

The usage

40% Talent Acquisition

30% Product Development

30% Marketing & Sales

Round closing

October 2020

THANK YOU!

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