



trusting social

# DELIVER UNIVERSAL FINANCIAL INCLUSION

With Smart Credit Platform



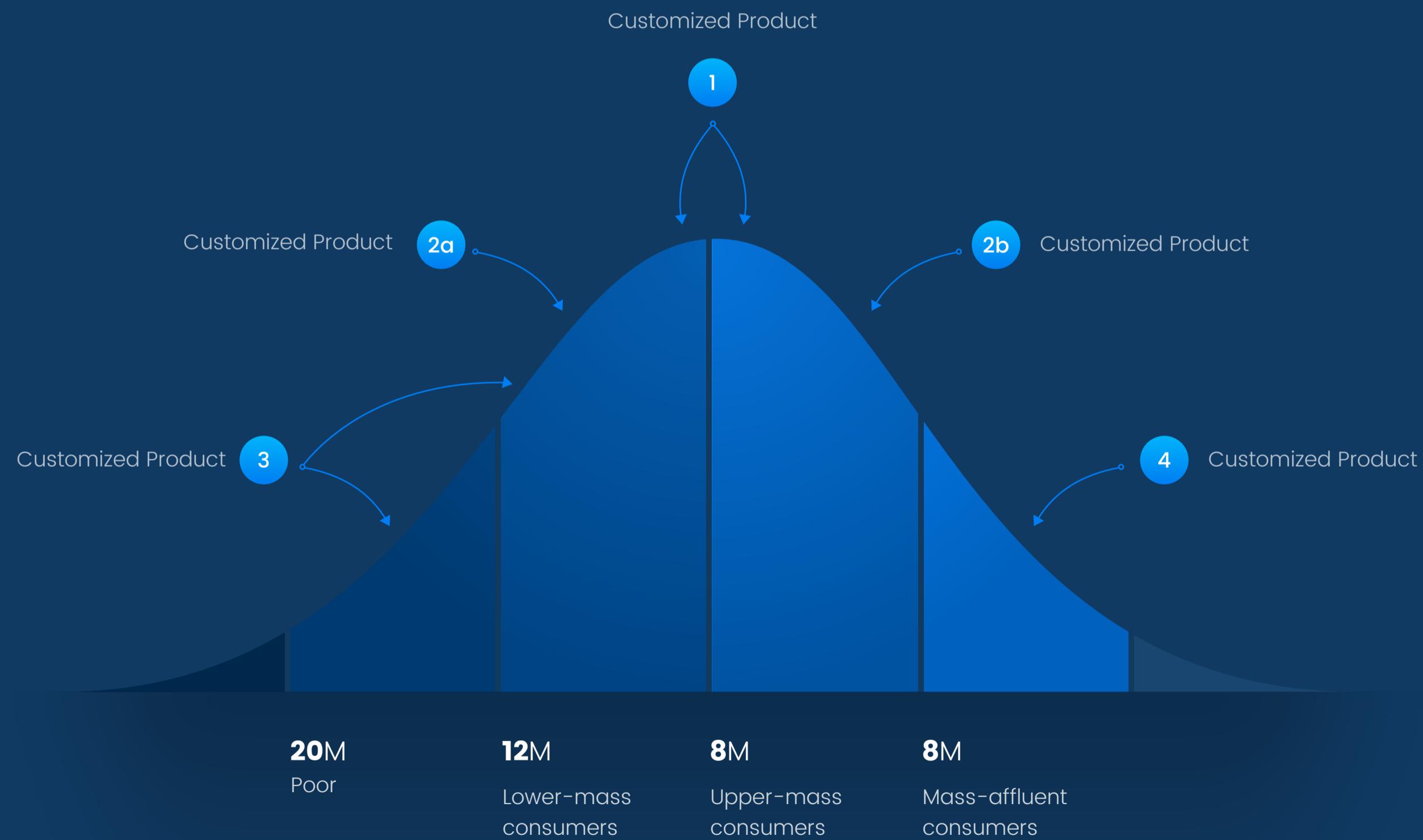
## PROBLEM

Lending to unbanked consumer is difficult and expensive



## SOLUTION

Score entire population with telco data. Create a loan marketplace based on telco credit score.



## OUR PRODUCTS

### LEAD GENERATION

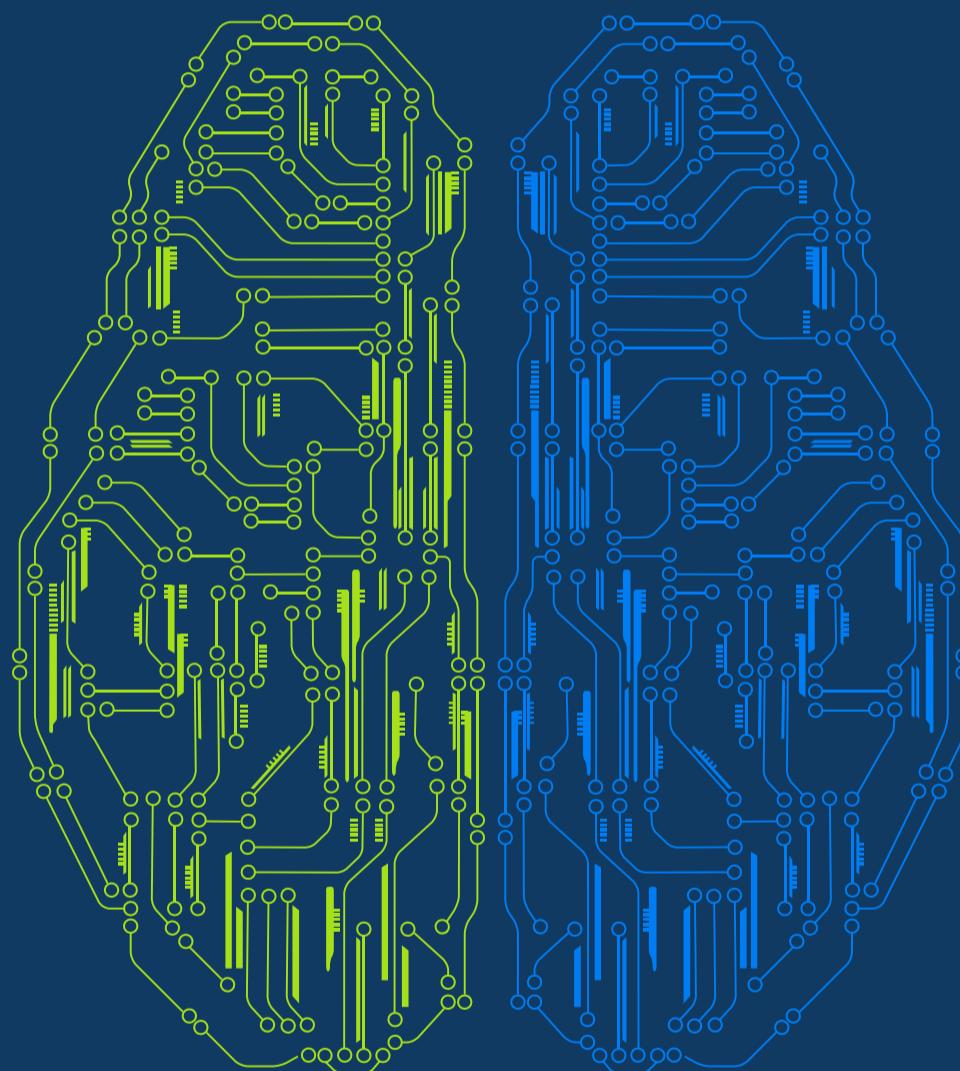
Most scalable acquisition channel to reach unbanked and underbanked consumers



Real-time control of credit risk



Unique fraud detection methodology



### CREDIT SCORE



Saving **30-50%** credit losses on existing products.

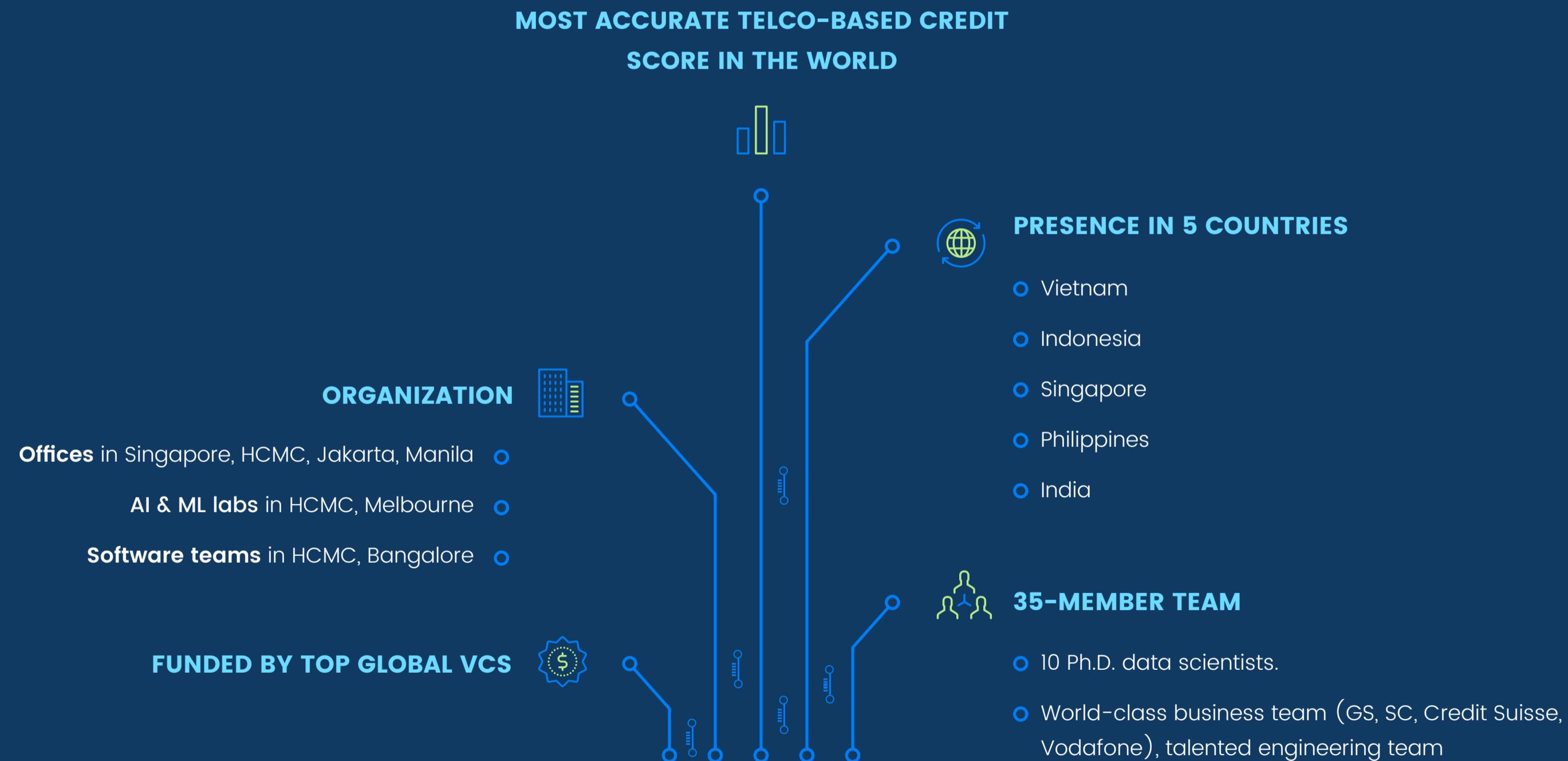


Well-tested over 500,000 loans with ticket sizes from \$100 to \$5,000.

## WHAT WE BELIEVE IN



## WHERE WE ARE NOW



## WHERE WE WANT TO BE IN DECEMBER 2017



SCORING

**500 MILLION CONSUMERS**



DEVELOP LOAN EXCHANGE THAT HELPS ORIGINATE  
**\$1B/YEAR IN NEW LOANS**



BUILD WORLD-CLASS TEAM OF  
**100 PEOPLE**



## OUR TECHNOLOGIES



### BIG DATA

Hadoop & Spark, AWS stack, Golang

### MACHINE LEARNING

Spark, TensorFlow, R, Python

### BACKEND

Golang, Python

### WEB & APPS

NodeJS, React & Javascript; Java for Android. Scrum & CI/CD

### BLOCKCHAIN

Ethereum

## OUR HIRING PRINCIPLES



Be part of a unicorn startup



Build highly scalable, cross-country credit platforms



Solve challenging problems, such as processing and analysing trillions of records

Travel and learn about the world



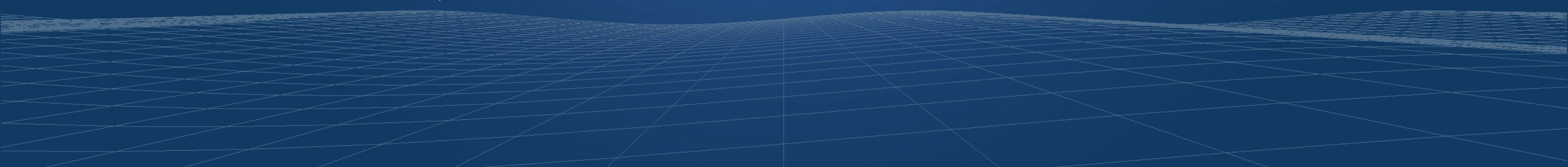
Redefine & shape the future of banking

Learn ML & AI, Big Data and high-performance platform engineering



Work with the best data scientists, engineers and businessmen

Create Financial Inclusion at a national scale and change millions of lives globally.



## WHY SHOULD YOU JOIN US