

Direct lending
platform

Problem
Solution

Tech
stack

Test the mobile
app pilot!

Communities
on Meritt

Roadmap
and team

Whitepaper
Github

Blog, medias,
& roadshows

MTT,
the Meritt coin

Landing page regardless of screen size

*Invisible menu link to
meritt.co/mtt
Put this section in
menu but in same
colour as background*

***ACCESS INSTANT
UNSECURED LOANS¹***



***INVEST at
SUPERIOR RETURNS²***

MERITT

DIRECT LENDING PLATFORM

BIGDATASELF | A.I. SCORINGS | BLOCKCHAIN SERVICING

1: Borrow responsibly

2: Capital at risk

Login or join our whitelist



***"BUILD & MANAGE YOUR
BIGDATASELF AND
ACCESS CREDIT SCORINGS
AND LOANS THAT BANKS
WON'T DO!"***

Alignment

Meritt is a direct lending platform enabling individuals & businesses to harness their everyday data to have better access to finance

Menu link to here



Instant & easy



Low cost & Automated



Compliant



Local platforms



Safe & secure



Transparent



Bespoke



Consent based



Thin file scoring

**New
addition**



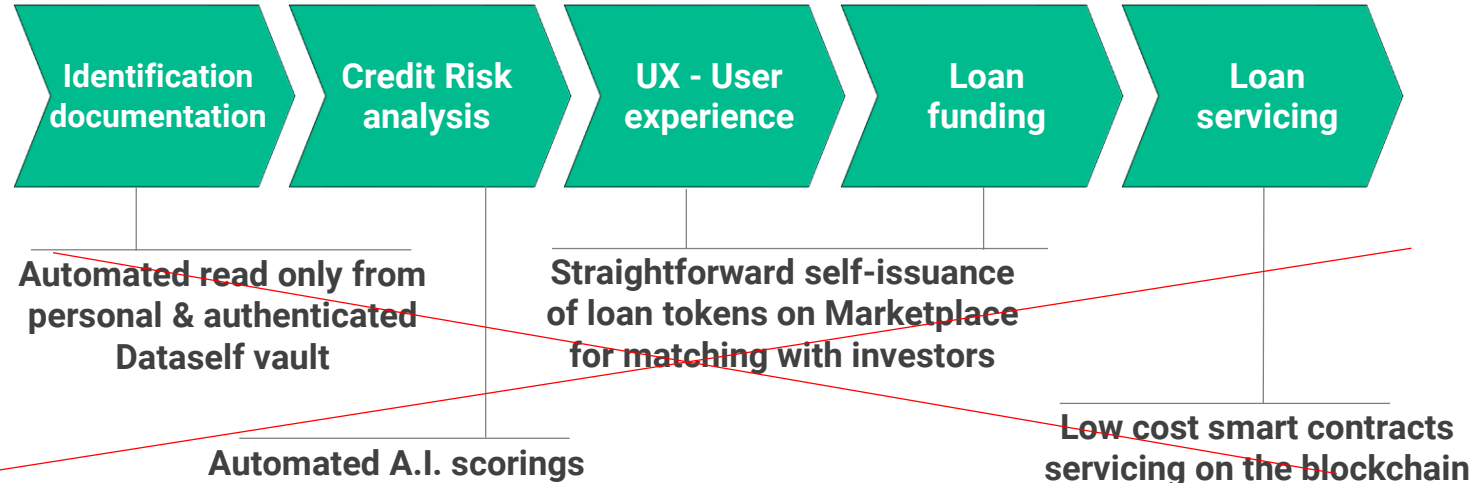
MERITT

REPLACE OLD PAGE

Inefficient financial intermediation & increasing credit gap

- Many good businesses and creditworthy individuals cannot get a loan. The World bank estimates the global credit gap at US\$2.6 trillion for small businesses in 2012
- Record amount of savings and capital are seeking safe and transparent investment across sectors & geographies
- Cost of delivering the full credit chain is too high on most loan applications for existing lenders, banks also have limited capital to deploy and limited reach
- Existing lenders only use a incomplete set of data to assess credit risks and are not trusted with storage of personal data

Meritt improves funding prospects by delivering low cost and secure credit chains



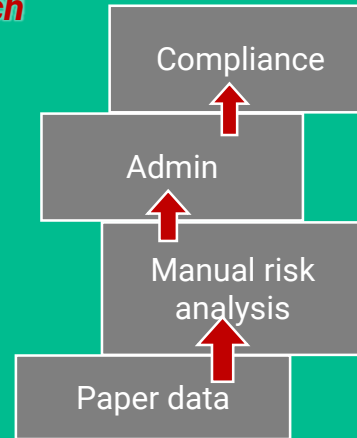


M E R I T T

\$5 trillion financing gap despite ubiquitous data!

Existing lenders are out of reach and expensive for many. They are also blind to alternative datasets ...

Institutional lenders
Retail investors



Individuals,
Businesses



...resulting in missed opportunities for investors and for creditworthy individuals and businesses

NEW PAGE
Problem/Solution

Alignment

Investors on Meritt access superior risk adjusted returns with end-to-end digital lending channels that are secure and low cost

Identification
KYC
documentation

Automated read
from encrypted
Bigdataself



Credit Risk
analysis
Underwriting

Automated
A.I. credit
Scorings



UX - User
experience

Straightforward self-issuance of
loan tokens for matching with
investors on Marketplace



Loan
funding

Loan
servicing

Low cost & transparent
smart contracts servicing
on the Meritt blockchain



CHANGE

**All
In
One
screen**



MERITT

The Meritt direct lending platform has 3 key technology stacks

Businesses, Individuals



1. BIGDATASELF



Free service to build & manage own digital footprint on unique encrypted private repository. Support any structured data such as banking, mobile and online transactions.

[Learn more](#)

2. A.I.CREDIT SCORINGS



Models trained with Machine Learning algorithms using Bigdataselfs and other public and private data (e.g. PSD2) for continuous automated underwriting.

[Learn more](#)

3. BLOCKCHAIN SERVICING & MARKETPLACE



Simple self-issuance of authenticated loan tokens on marketplace for requesting finance. Automated & low cost smart contract servicing on matching with investors.

[Learn more](#)

Investors, Lenders



Alignment

All
In
One
screen



M E R I T T

ALL
Text change
POP UP
BOXES

Key innovation

Bigdataself is a free online service that enables individuals and businesses to securely build and manage their digital footprints. Any structured data such as online or banking transactions, e-shopping payments (Ebay, Amazon, Paypal), mobile & social media transactions or utility bill payments can be recorded on this self-sovereign private repository. Bigdataself are encrypted and used to provide structured data for credit scorings. Ownership, control and level of disclosure of Bigdataselfs remain exclusively with users at all time.

Technology

Data storage combining data from multiple sources and operated through a consent architecture on local or distributed storages for users to store and share encrypted data without reliance on a third-party storage provider (e.g. IPFS). Allows the owner to provide highly granular access to the data, including zero knowledge access. No data held by Meritt. Users retain full control and ownership of encrypted Bigdataself.

Key innovation & technology

Credit scoring & pricing model trained with Machine Learning algorithms using in real time a combination of financial data disclosed by users from their Bigdataselfs and other available data from 3rd parties whether public or private (e.g. banking data via PSD2 APIs, accounting data via software APIs,) for continuous automated underwriting. The big picture credit scorings include multiple dimensions such as spending or cash flow patterns, available collateral valuation and strength of personal guarantee. It also covers thin file clients by leveraging available alternative data.

Key innovation

Simple self-issuance of authenticated loan tokens on marketplace for requesting finance. Investors on the marketplace select loan tokens according to their chosen risk/return profile & geography. On matching with investors the loan is serviced automatically with dedicated smart contracts for each loan.

Technology

Blockchain platform marketplace. Open APIs for users to invoke a factory smart contract that deploys for each loan request unique & non fungible set of loan tokens and servicing smart contracts.

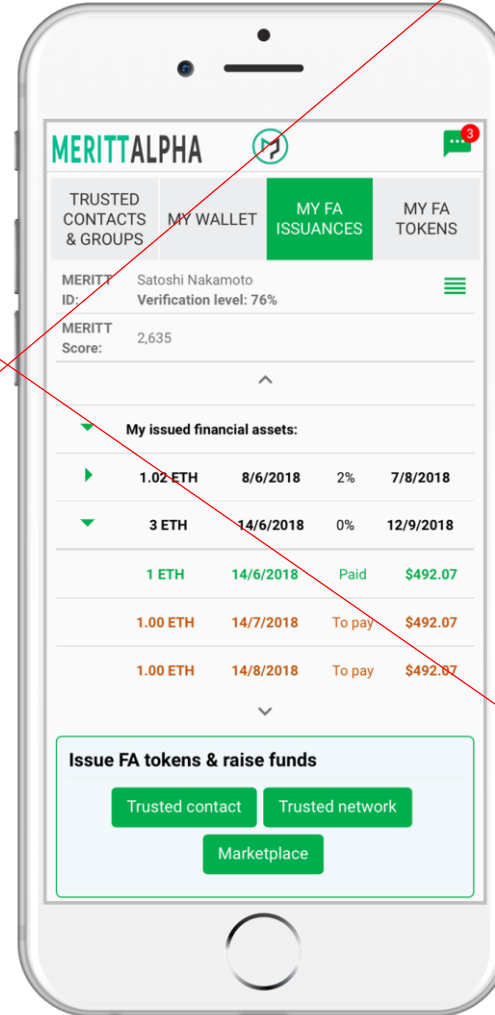


MERITT

Build your authenticated financial dataself, access credit scorings and issue your blockchain loan tokens on the marketplace to request credit finance

OLD PAGE

- The Alpha app is a pilot built for small business loans and consumers loans in the EU
- Alpha score based on transparent cash flow analysis with your bank transactions saved on your financial dataself vault via PSD2 APIs
- With your portable Alpha credit score, issue your unique set of ERC20 loan tokens for each loan request
- Trustless verification of issuer ID, loan tokens score and repayment terms on public & private ledgers
- Loan tokens are tradable



Try the testnet
dApp !

Existing Link to
Meritt Dapp

See next
page

Learn more on the Meritt dApp →



MERITT

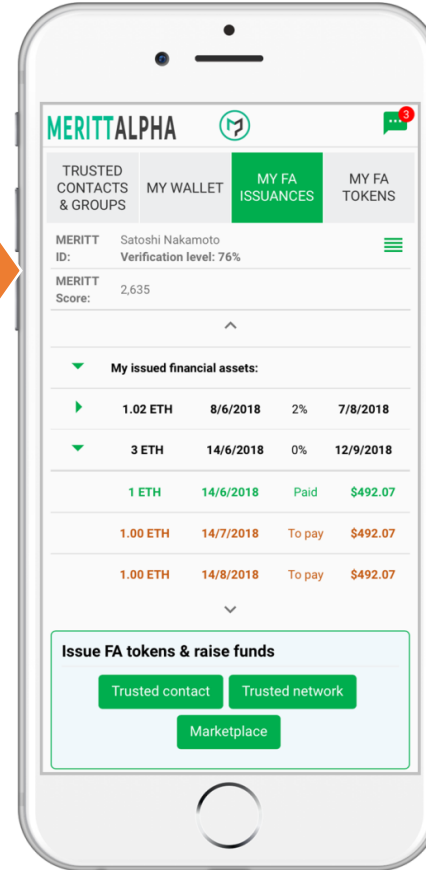
Try the mobile application pilot on the test network ! →

Businesses, Individuals



To request unsecured loans:

- Build your Bigdataself
- Request credit scorings
- Issue your authenticated blockchain loan tokens on the marketplace



Investors, Lenders



To invest and lend :

- Select your risk/return profile & geography
- Select individual or portfolios loan tokens
- Liquid secondary market with tradable loan tokens

Existing Link to Meritt Dapp

All In One screen

Learn more on the Meritt dApp →



M E R I T T

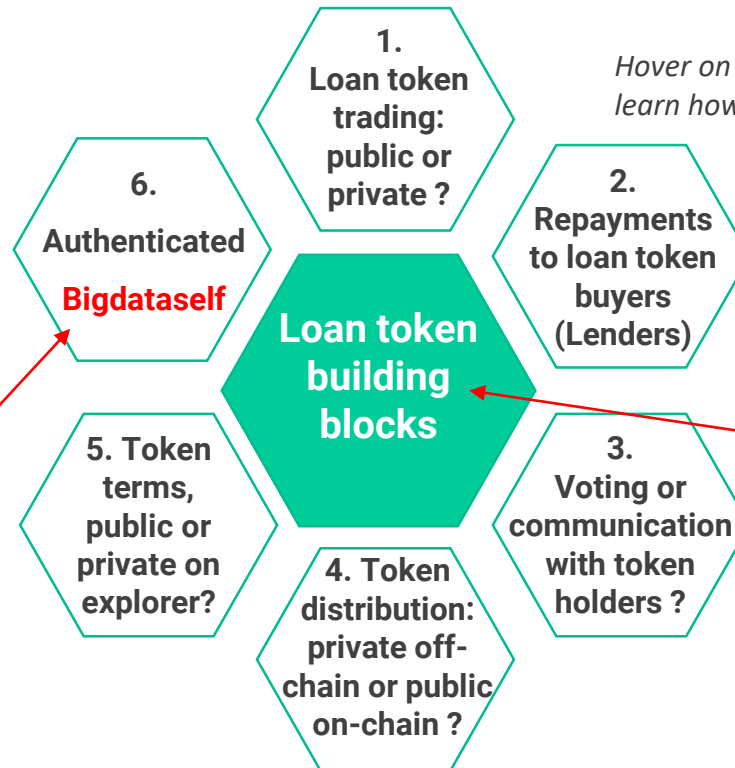
[Learn more](#)
[page 1](#)

SAME PAGE

Build your **Bigdataself** and issue loan tokens to request finance



Available building blocks for **your verifiable** loan token



Hover on the blocks to
learn how they work!

formatting

& dataself

Text change
in red





*Text change
in red*

Hover text

Text changes

1. Meritt loan tokens are compliant with the ERC20 standard setting the basis for token transfers and splits, Transfer can be restricted to a closed user group and temporarily suspended (token can be frozen)
2. Any repayments from the loan token issuer to the pool of lenders is automatically transferred to the relevant wallets where the loan tokens are being held. The distribution respects the pro rata distribution of the underlying asset (i.e. the loan tokens).
3. Two-way information channel on the blockchain: (i) loan token issuer can broadcast important messages or notification through the smart contract to all Lenders to comply with information undertakings under the loan agreement (ii) Lenders can send messages to the issuer when the contract requires (e.g. notice in certain cases like exercise of an option for a convertible note). Messages can be private with only a hash being submitted to the loan token smart contract ~~to ensure authenticity of the vote.~~
4. The borrower or entity seeking funds **to invoke a factory smart contract that deploys unique loan tokens and servicing smart contracts for each loan.**
5. Lenders and observers can query Meritt registers to obtain data about the existence of Meritt loan tokens (to the extent those are public) as well as data on the events associated with each of the loan tokens. Key terms of your loan token such as re-payments schedule & interests on the Meritt ledgers can be queried. ~~Transparency, trustless verification, reliable track record~~
6. **Data storage combining data from multiple sources and operated through a consent architecture on local or distributed storages for users to store and share encrypted data without reliance on a third-party storage provider (e.g. IPFS). Allows the owner to provide highly granular access to the data, including zero knowledge access. No data held by Meritt. Users retain full control and ownership of encrypted Bigdata self.**



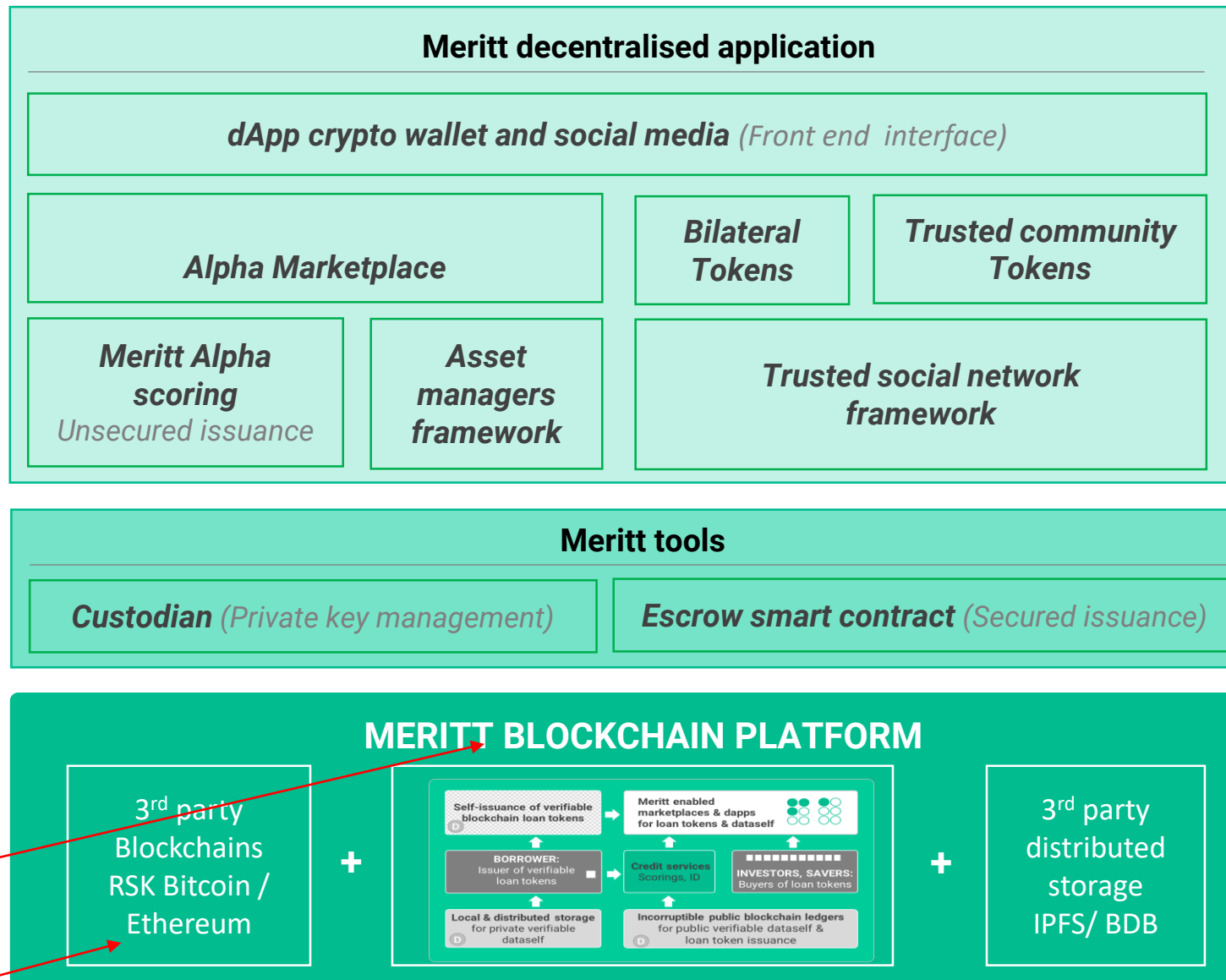
MERITT

[Learn more](#)
[page 2](#)

SAME PAGE

How the Meritt dApp works

Hover on the blocks to learn how they work!



PROTOCOL

as-sidechains



MERITT

Hover text changes:

Decentralised crypto wallet and social media application optimised for mobile use. Interface for participants to create or join trusted networks. dApp also used for loan token issuance and loan token purchase on the Alpha marketplace

The marketplace ensures investors' demand in decentralised token issuance. Matching of investors/lenders and loan token issuers. **Investors**/Lenders can fund loan token issuances based on the issuers' Alpha score (unsecured) or the type of collateral in on-chain or off-chain escrow (secured)

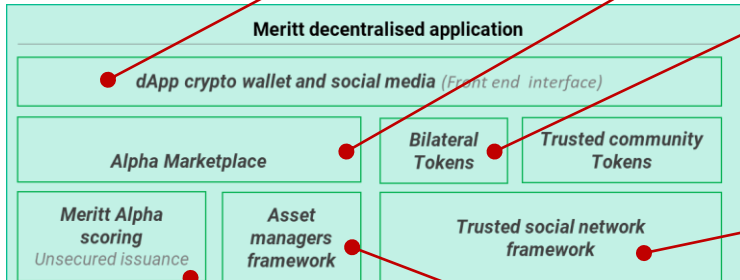
Bilateral contracts are a closed community between 2 entities like friends or family members. No need for any **external intermediaries**, scoring or ID. Messaging allows direct negotiation of bilateral agreements

Community tool. For self-crowdfunding directly with your existing trusted contacts when no scoring or ID is required **within a trusted community**. A community admin can create a private group allowing members to obtain funding from other known and trusted members. Access is restricted to members and tokens are issued and transacted only under the rule set up by the admin for the group.

Lenders & investors can buy a range of loan tokens directly or on a portfolio basis based on scorings & yield. Loan token Issuer access peer-to-peers funding on the marketplace by and disclosing their score and listing their loan tokens

Credit scoring model trained with Machine Learning algorithms using in real time a combination of financial data disclosed by users from their Bigdataselfs and other available data from 3rd parties whether public or private (e.g. banking data via PSD2 APIs, accounting data via software APIs,) for continuous automated underwriting. The big picture credit scorings include multiple dimensions such as spending or cash flow patterns, available collateral valuation and strength of personal guarantee. It also covers thin file clients by leveraging available alternative data.

Text change in red





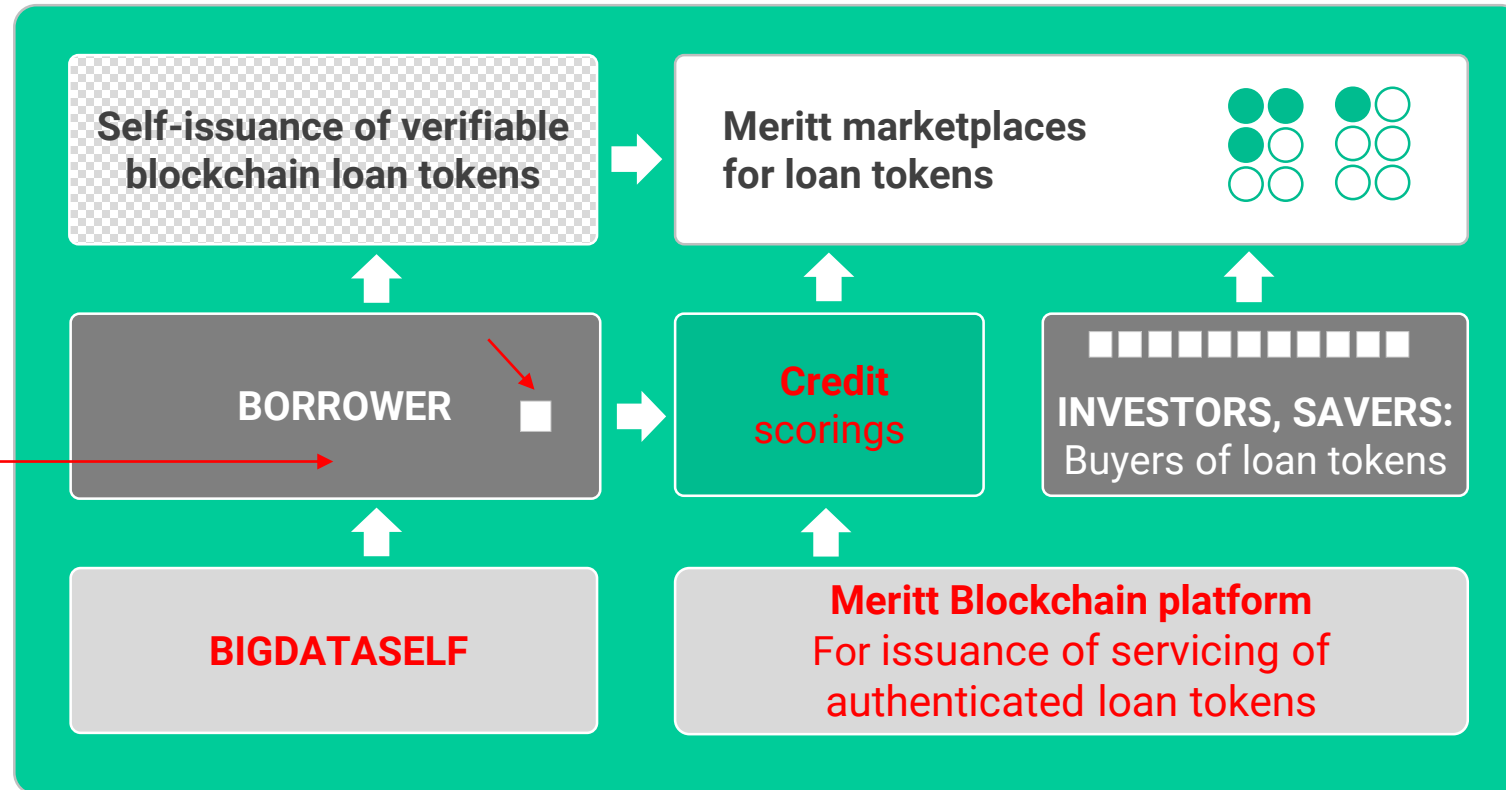
M E R I T T

[Learn more](#)
[page 3](#)

Secure proof of Authority Blockchain platform

Decentralised, scalable and low cost blockchain platform

Meritt platform – Logic flow



SAME PAGE
No change

Text change
in red

Back →



MERITT

How Meritt can also be a useful tool for communities ?

1. For self-crowdfunding directly with your existing trusted contacts

Communities

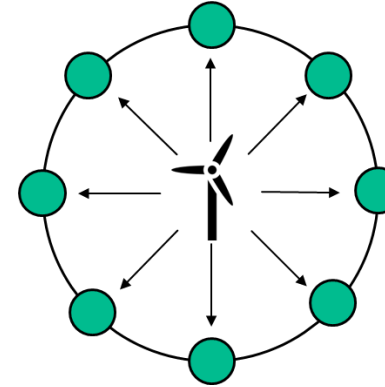
Build your group on the Meritt social network or
connect your community app via the open APIs

Community admin:

self-issue & sell
loan/donation tokens to
trusted group members

Community members:

Support and participate
in your trusted network
token issuance



Round
edges

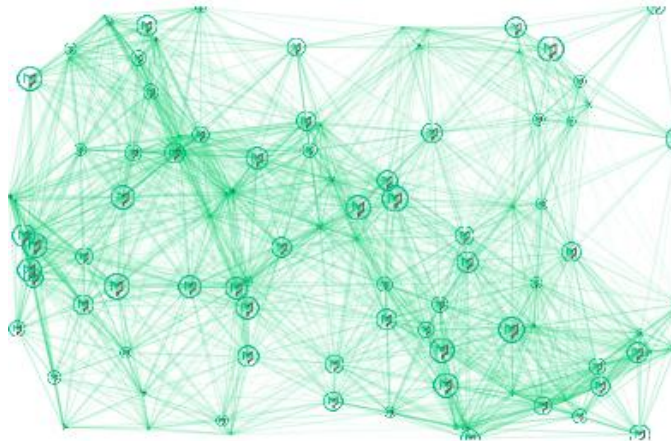
SAME PAGE
NO CHANGE

Typo

Alignment

All
In
One
screen

2. For Tokenisation via open APIs to operate on the transparent Meritt ledger



The Hummingbird Nation charity uses Meritt token issuance APIs to tokenise donations it receives.

By doing so, donors can track where and how their donations are being spent on the verifiable and transparent Meritt Blockchain Ledger.

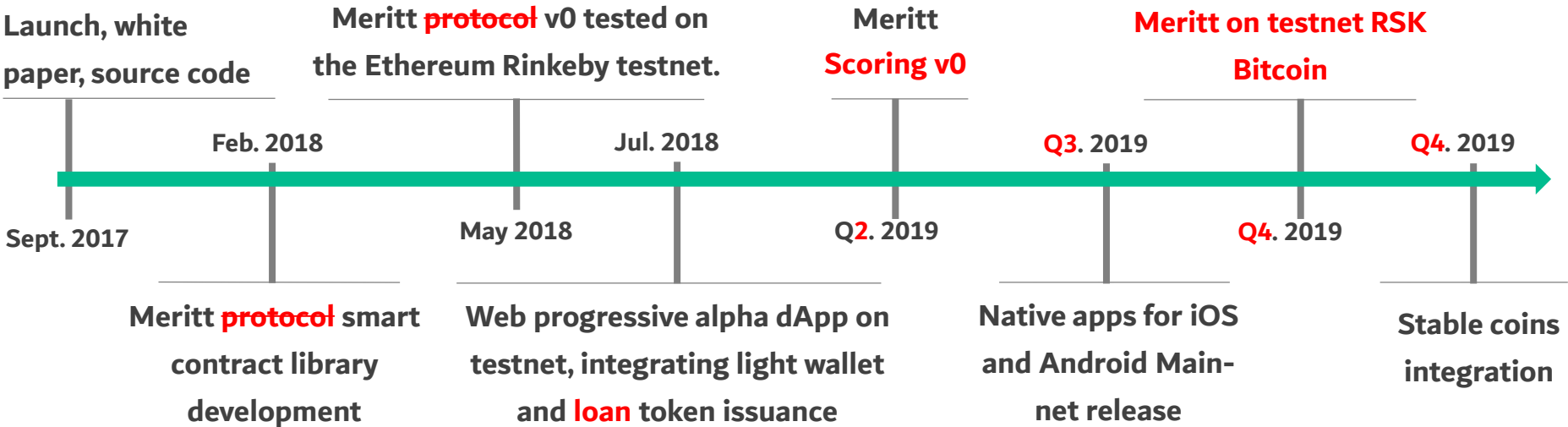


M E R I T T

Roadmap – key milestones

SAME PAGE
Remove “protocol”
Text changes in red

Text change
in red



Detailed roadmap →



M E R I T T

Text change
in red

Table & Text changes

Removed lines

Detailed roadmap

- Sep 2017 • Launch
- Q4 2017 • Website, white paper, source code
- Q1 2018 • ~~Protocol~~ smart contract development, Meritt front end wireframe design
- Q2 2018 • Meritt ~~protocol~~ v0 on Ethereum Rinkeby testnet
- Q2 2018 • ~~Protocol~~ integration with Meritt front end
- Q3 2018 • Meritt web progressive dapp released, integrating light wallet and loan token issuance
- Q4 2018 • Meritt Marketplace and community framework – alpha version (Utility tokens and loans)
- Q2 2019 • Meritt underwriting and scoring - module v0
- Q3 2019 • Meritt ~~protocol~~ v0.1 on Ethereum mainnet
- Q3 2019 • Native apps for iOS and Android
- Q4 2019 • Meritt on testnet RSK Bitcoin
- Q4 2019 • Meritt Marketplace v0.1 (portfolio **invest** function enabled)
- Q4 2019 • Community framework v0.1 (group and trusted network function)
- Q4 2019 • Whisper client chat integration (i.e. Ethereum P2P messaging)
- Q4 2019 • Escrow smart contract for on-chain collateral deployed - secured token issuance
- Q4 2019 • Meritt underwriting and scoring v0.1 (processing data over distributed storage)
- Q4 2019 • Stablecoin integration

**All
In
One
screen**

~~2019 • Cross-chain and atomic swap integration~~
~~2019 • MTT Token - public allocation~~

Roadmap remains subject to changes

[Back to Roadmap](#) →



MERITT

Experienced team based in London with coverage in Asia

SAME PAGE

Meritt leads



Hicham Errafass
Structured finance
GE Capital, ESCP Europe



Rayan Goutay
Regulatory officer, FCA, Goldman
Sachs, Panthéon Sorbonne



Tom Ku
Asia Manager, Citibank, E&Y
Columbia business school



Jay Best
AI & Blockchain specialist,
Cogni capital, MIT

Developers



Stefan Loesch
Blockchain architect
Cryptocustodian, Insead



Bilal Arif
Lead developer, Full
stack & solidity developer



Muhammad Khan
Blockchain Engineer
COMSATS University



Danish Saber
DApp Developer
COMSATS University

Community managers, marketing, IT



Dan Eve
Crypto community engagement.
cryptocurrency miner, investor



Candice Morris
Charities & trusted
communities engagement



Adrian Slusher
Marketing & digital media
Scotia bank



Lina Kim
Asia coverage
Crypto community

Alignment →



SAME PAGE



Shireen Sivan
Research analyst
University of Sheffield



Philip Leipper
Computer science teacher
King's college London

Advisors



Eric Alexandre Ceret
Founder Jetcoin institute



Lidia Carmina Dumitrascu
CEO Ventureboost LTD



Filipe Alves Moura
Senior **Corda** developer
Nth CEO



Demetrios Zamboglou
Director - Lykke exchange



Jineshwar Kochar
Fintech analyst



Jan Bolhuis
Blockchain architect





MERITT

SAME PAGE

Whitepaper



REQUEST WHITE PAPER

REGISTER YOUR INTEREST
JOIN OUR WHITELIST

Subscribe to our newsletter

Your email

SUBSCRIBE

Check our Github repo



MERITT GITHUB





MERITT

SAME PAGE

Partners



Medium blog

MERITT BLOG SERIES



Roadshows & Media Coverage



Medium blog

MERITT BLOG SERIES



Roadshows & Media Coverage





MERITT

SAME PAGE
text change

Meritt is a direct lending platform that enables individuals and businesses to harness their everyday data to instantly access unsecured loans. By leveraging alternative datasets, the Meritt platform offers new investment opportunities to lenders while at the same time delivering superior risk adjusted returns with a fully automated low-cost digital lending platform.

Individuals and businesses, build your Bigdataself and easily access scorings and loans that banks won't do! Investors, select your risk/return profile & geography, and invest in new lending opportunities at superior returns. Visit meritt.co and try now the pilot application from your mobile.

Despite ubiquitous data there is still \$5 trillion of unmet financing needs. Existing lenders are out of reach and expensive for many, they are also blind to alternative datasets. Meritt's ambition is to fill this gap with a new platform combining three key technology stacks: Bigdataself, A.I. scorings and Blockchain servicing.

Bigdataself enables users to build and manage their own digital footprint on a unique and encrypted private repository. Bigdataself supports any structured data such as banking, mobile and online transactions but also e-shopping transactions (Ebay, Amazon, Paypal), mobile and social media transactions.

Meritt users have access to credit scorings which are models trained with Machine Learning algorithms using data disclosed from Bigdataselfs and other public and private data (e.g. PSD2) for continuous automated underwriting.

Once issued with a scoring, users seeking finance can self-issue authenticated loan tokens on the marketplace. On matching with investors, the servicing of the loan is automated by smart contracts on the Meritt Blockchain platform.

Meritt is also working with the Hummingbird Nation charity which uses Meritt token issuance APIs to tokenise FIAT donations it receives so that donors can track on a verifiable Ledger where and how their donations are being spent.

Participants are ultimately responsible for review and approval of the terms and conditions of a particular loan issued by a peer on Meritt and of the risks associated. No guarantee is provided by Meritt. [Terms of website use](#)





MERITT

New link:

www.meritt.co/mtt

Content for

www.meritt.co/mtt

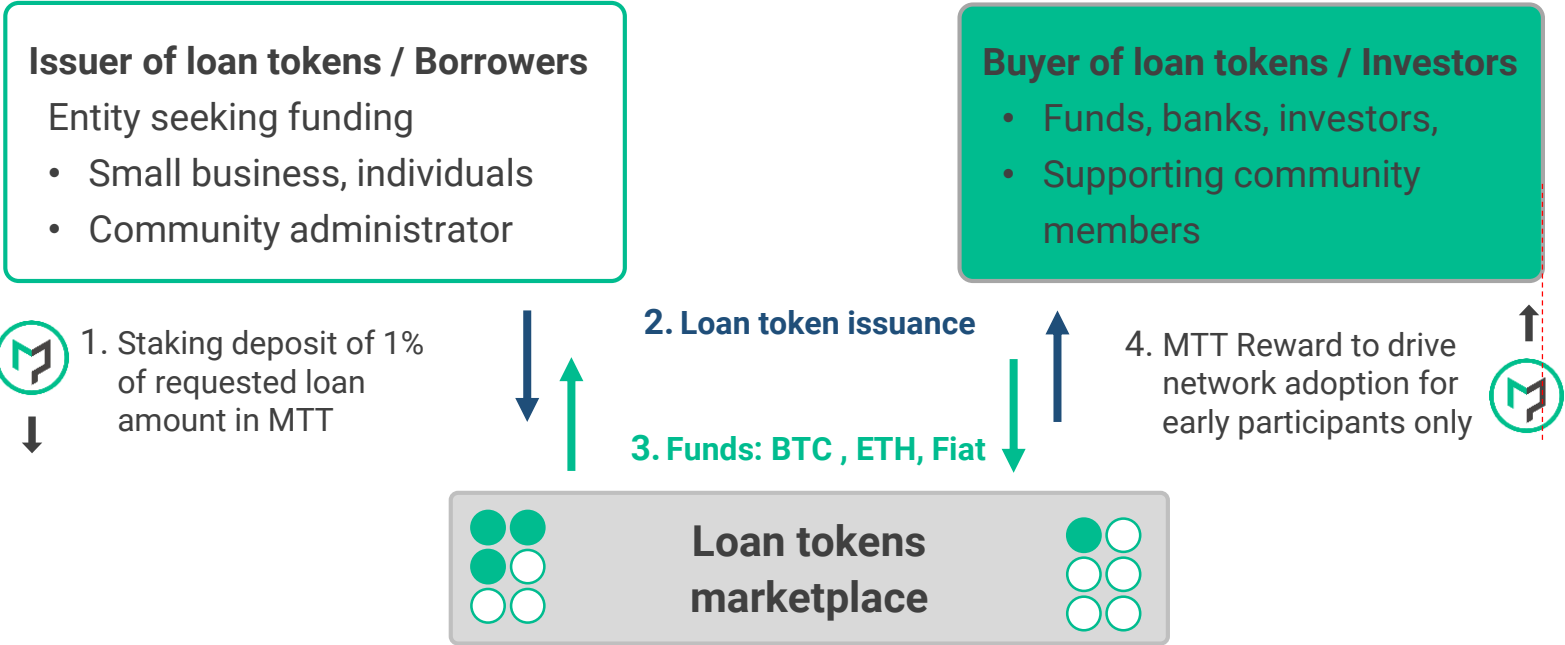


MERITT

MTT is the Meritt coin

*A small deposit in MTT is required to request credit finance
and issue loan tokens on the loan marketplace*

SAME PAGE



Alignment

*MTT is a Low velocity coin accelerating the network adoption. MTT demand
increases with network adoption and volume of loan tokens issued*

on the protocol

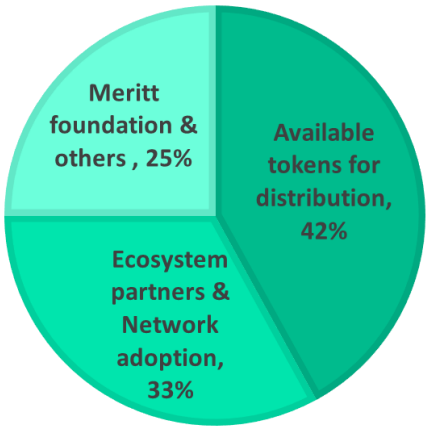


MERITT

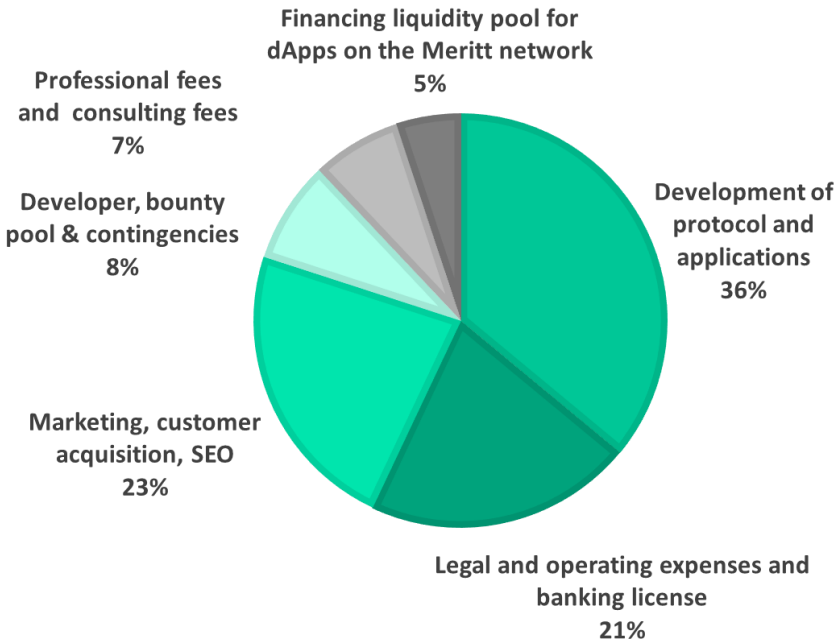
MERITT coin allocation

Token symbol	MTT	Token supply #	1,200,000,000
Token standard	ERC20	Available tokens for distribution #	504,000,000

Token allocation



Budget allocation



**SAME PAGE FROM
PREVIOUS WEBSITE
Also available in
mobile versions
landscape and
portrait**

Alignment

