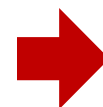
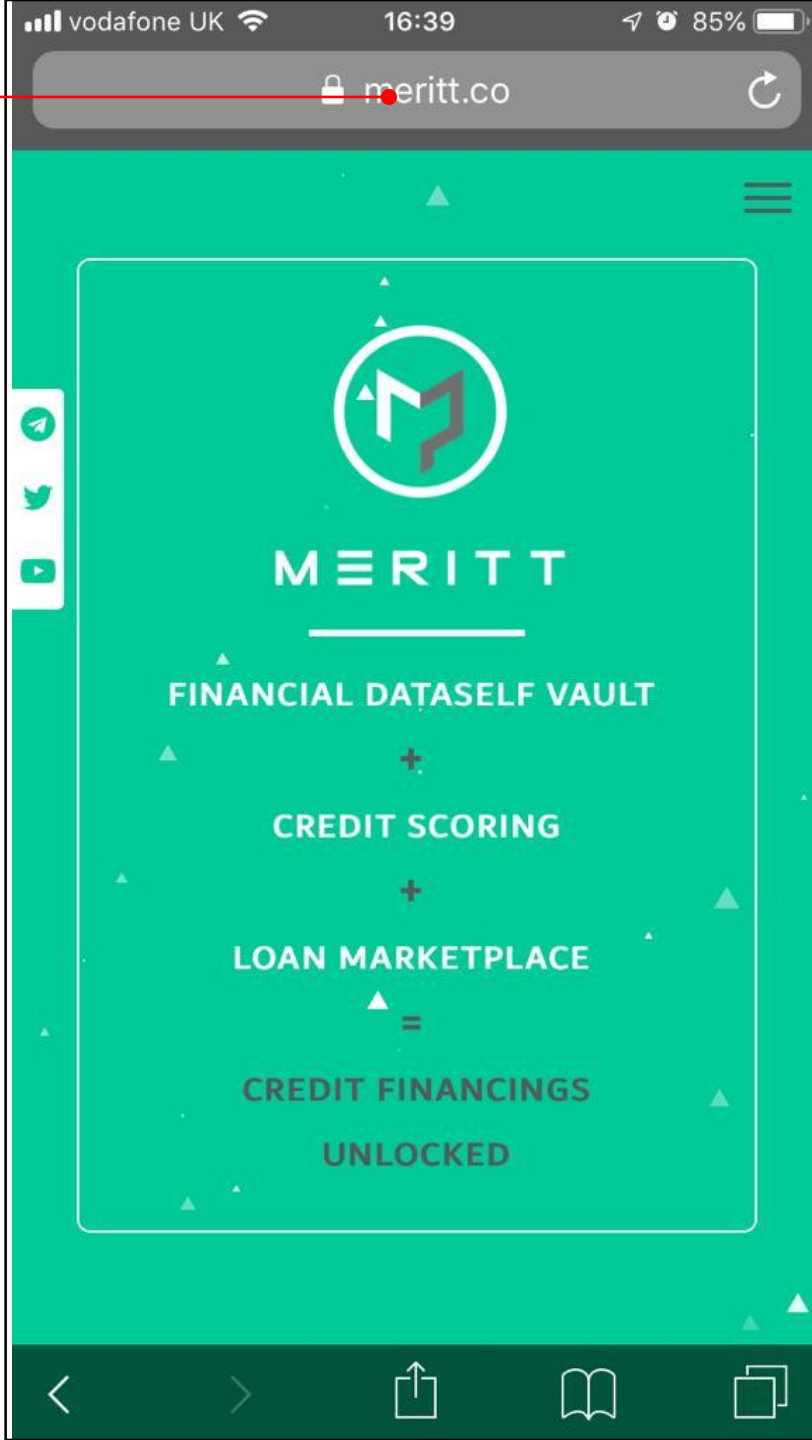
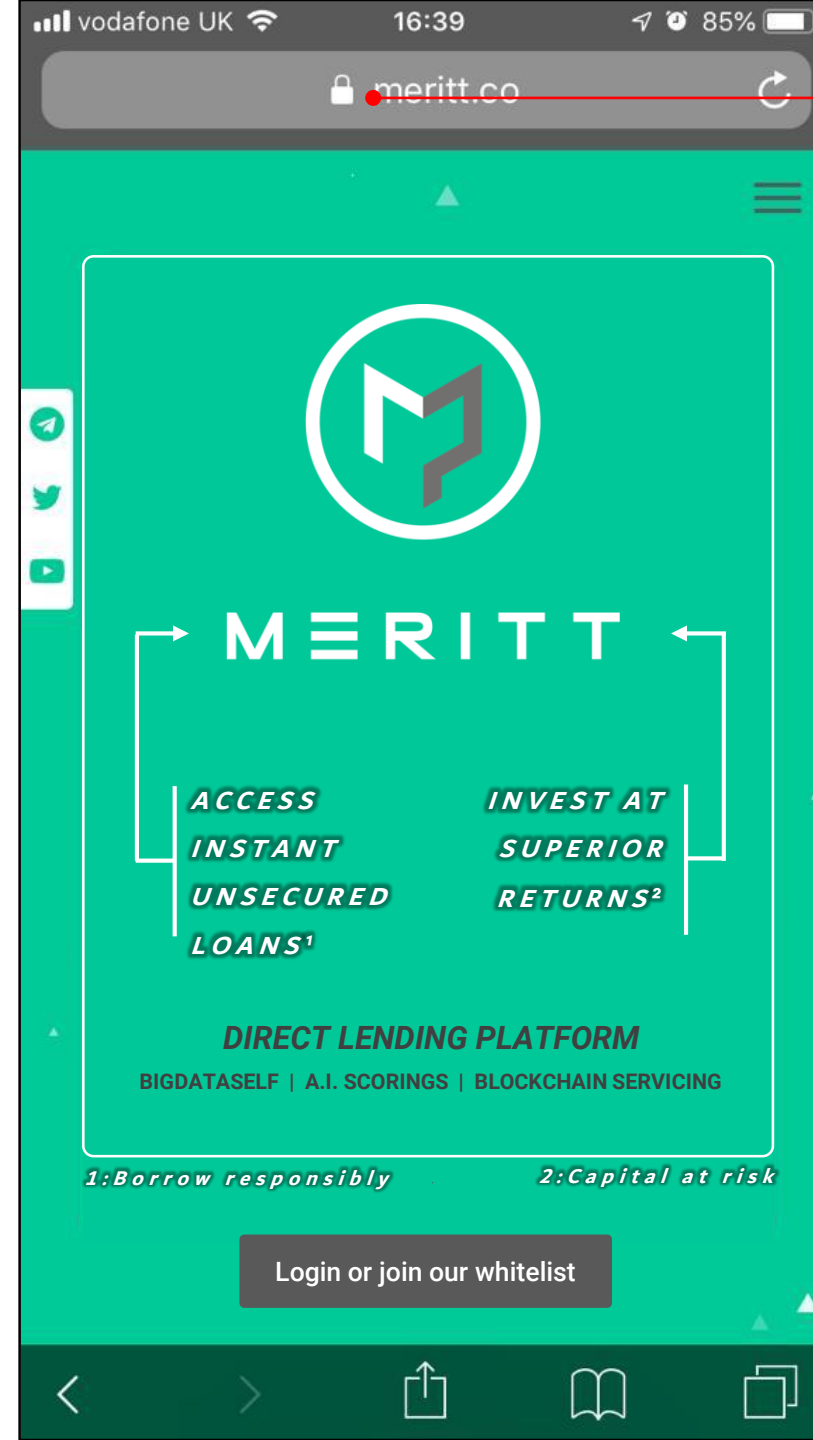


***PORTRAIT  
MOBILE***

Existing

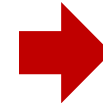
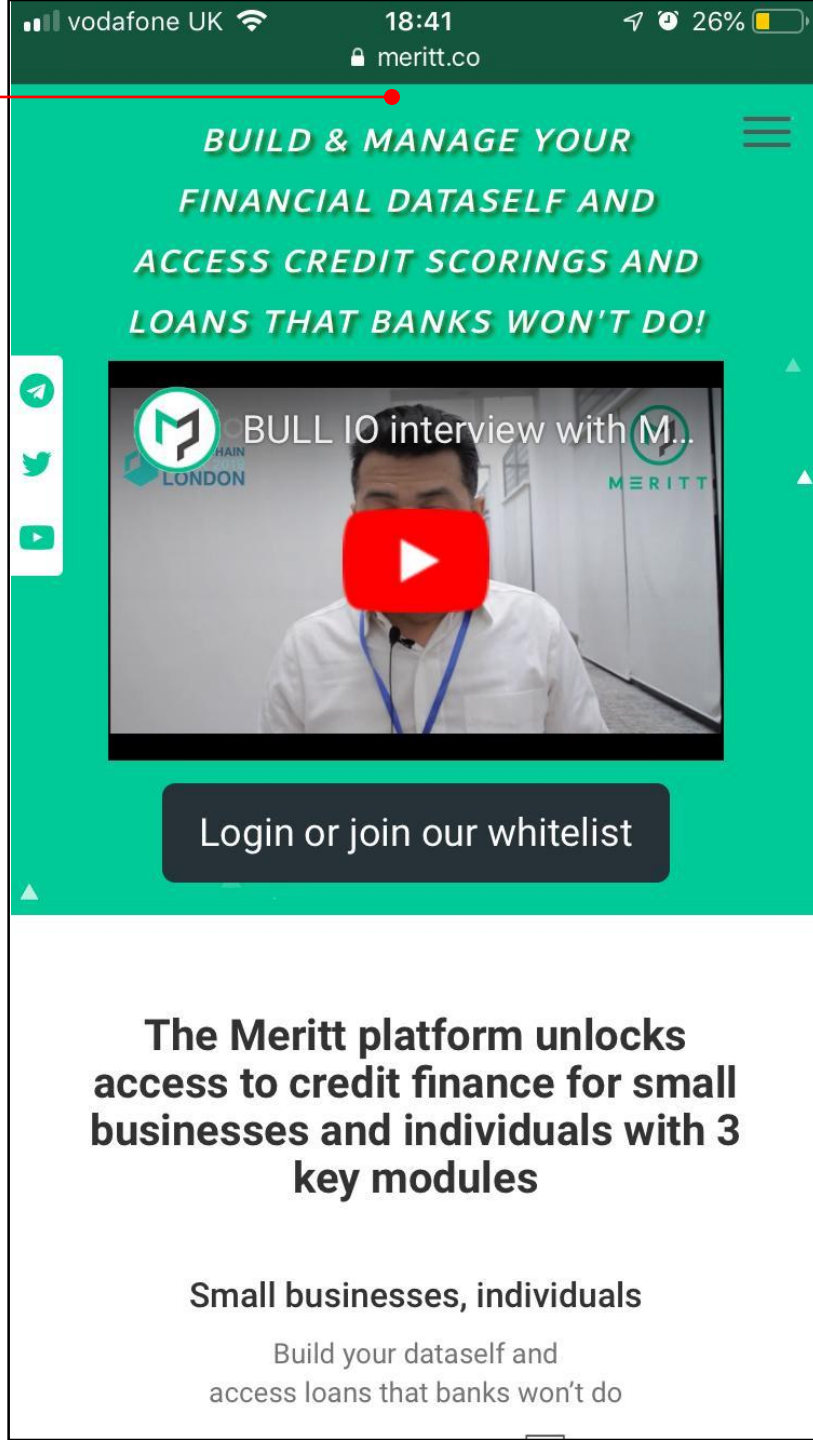


Revised

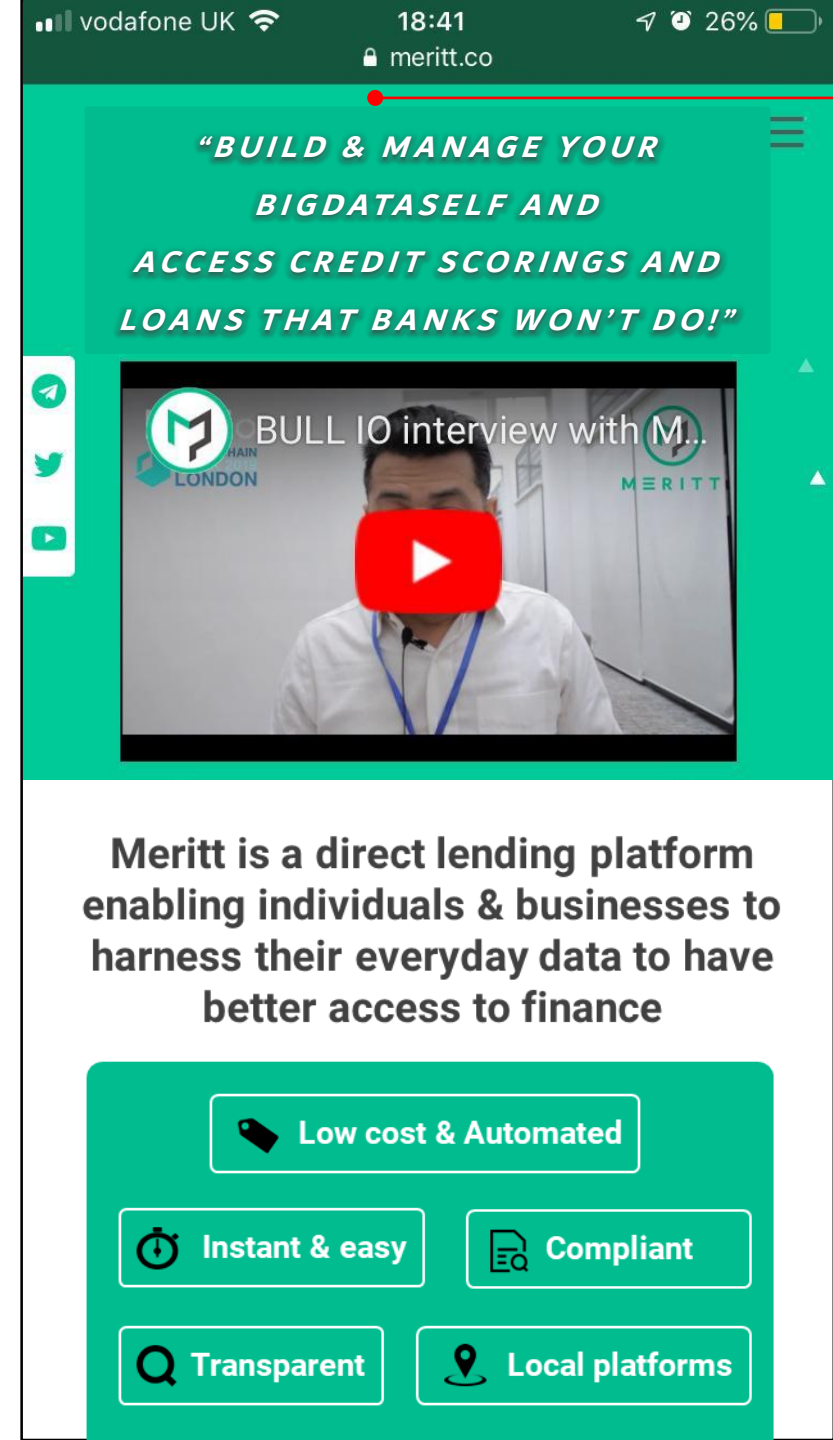


All  
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Existing



Revised




Existing

vodafone UK 14:15 15% meritt.co

The Meritt platform unlocks access to credit finance for small businesses and individuals with 3 key modules

Small businesses, individuals


Build your dataself and access loans that banks won't do



↓

**1. FINANCIAL DATASELF VAULT**

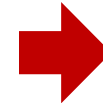
With your online & banking transactions, build & manage your authenticated financial footprint on your dataself vault



↓ [Learn more](#)

**2. CREDIT SCORINGS**

AI analysis of Dataself, based on cash flow or asset valuation



Revised

vodafone UK 14:15 15% meritt.co

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

**Low cost & Automated**

**Instant & easy** **Compliant**

**Transparent** **Local platforms**

**Consent based** **Safe & secure**

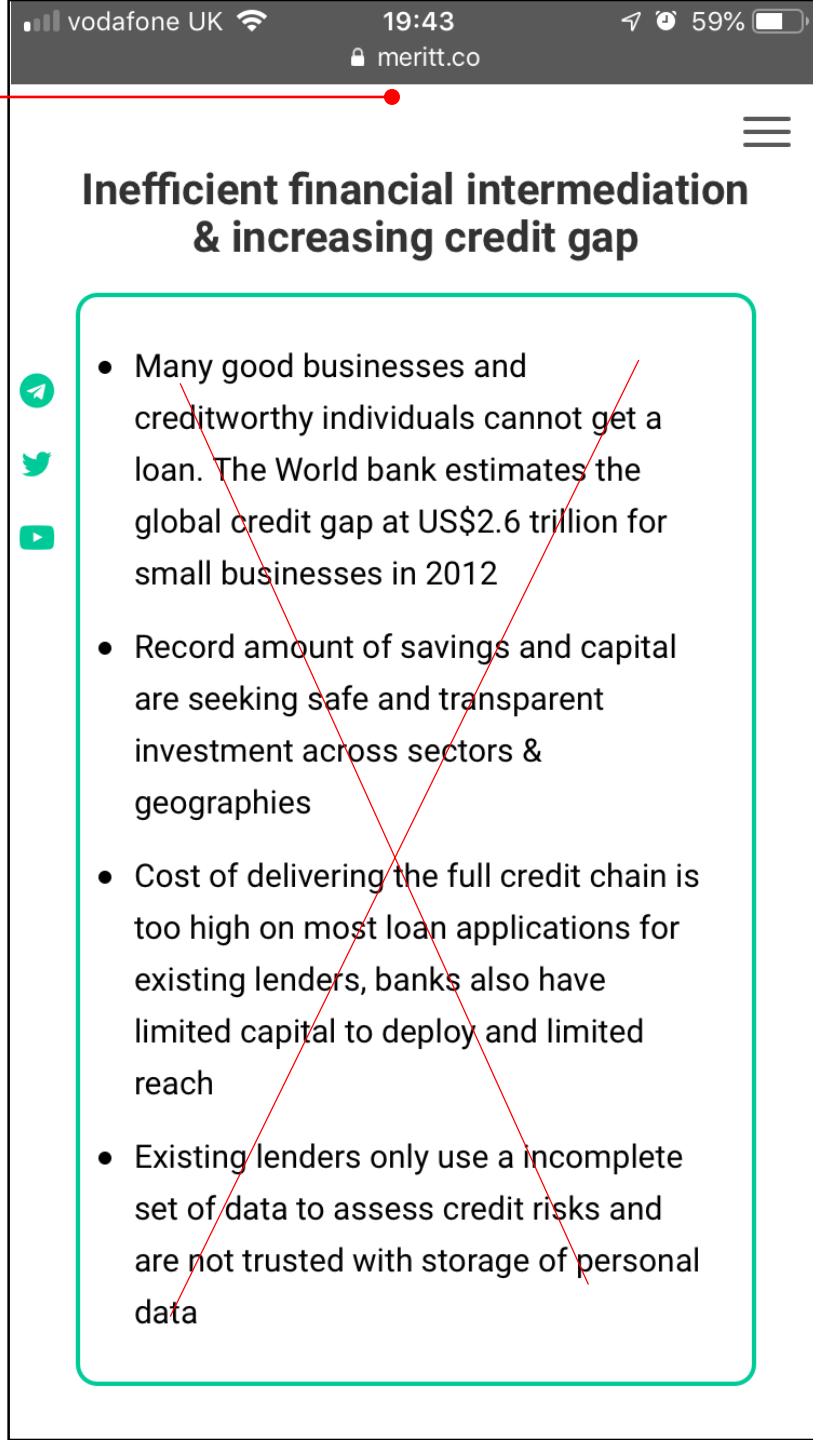
**Bespoke** **Thin file scoring**

**\$5trillions financing gap despite ubiquitous data!**

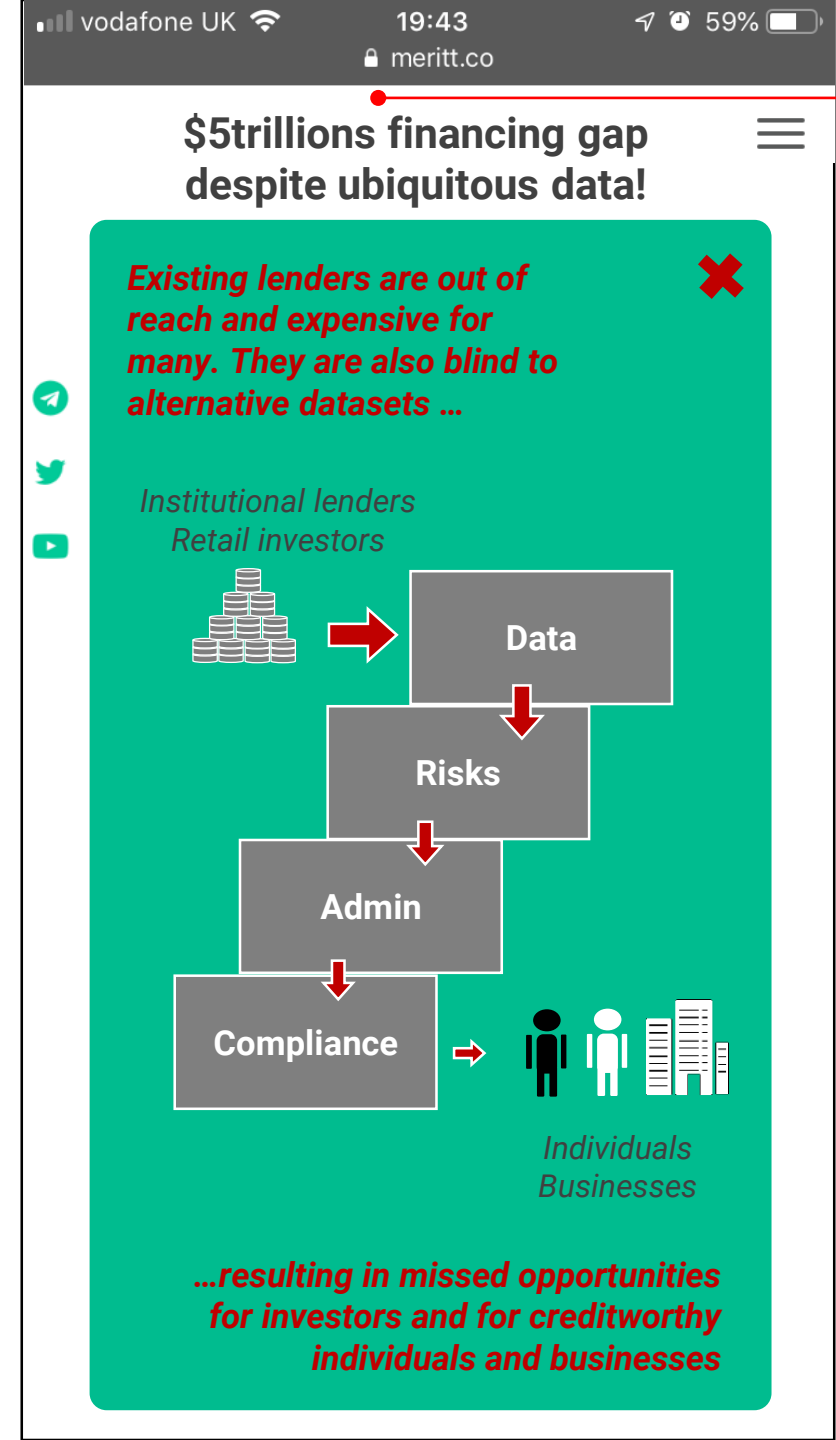
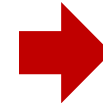
**Existing lenders are out of reach and expensive for many. They are also blind to alternative datasets ...**

New addition

Existing



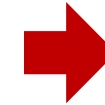
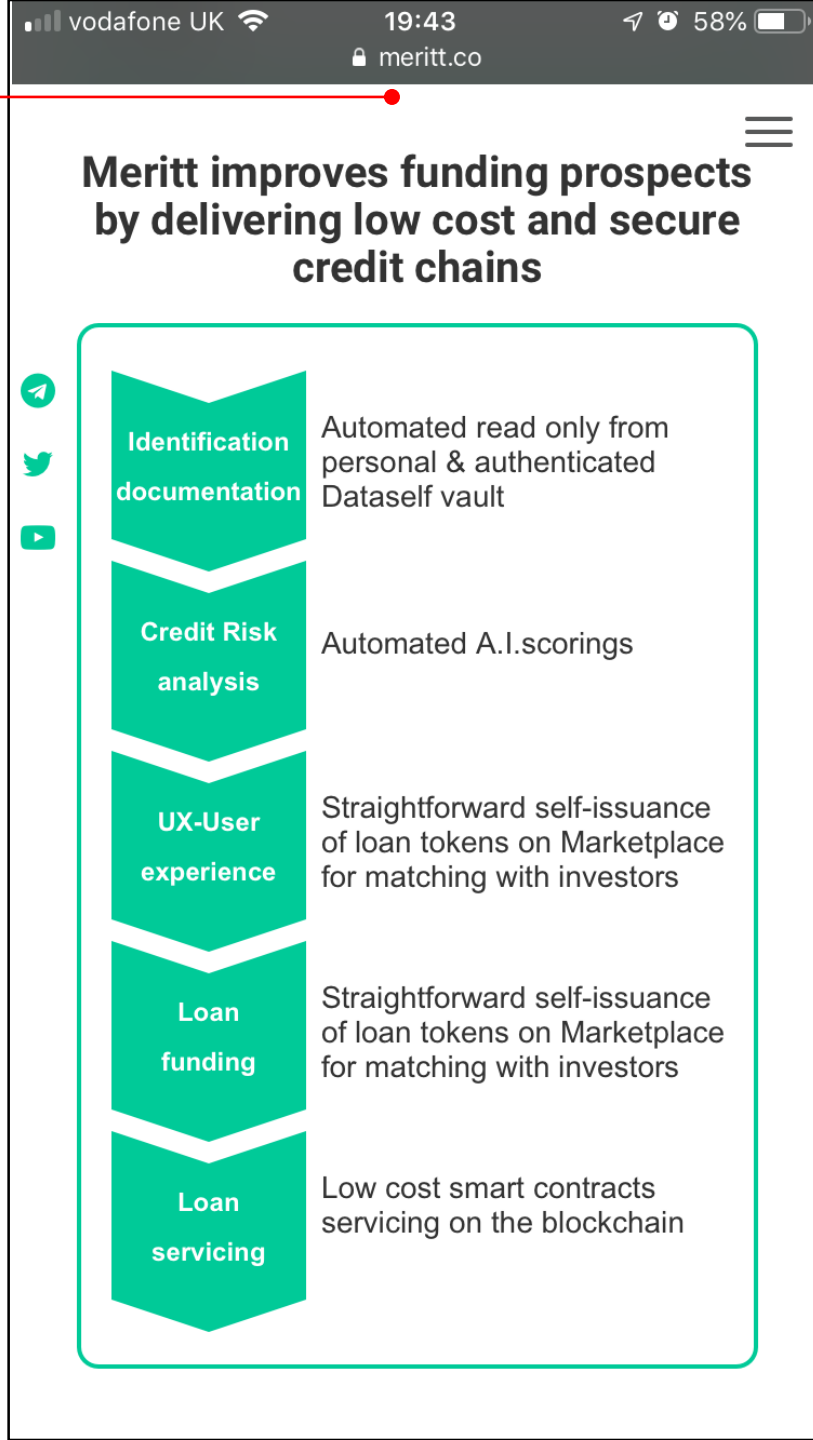
PORTRAIT  
MOBILE



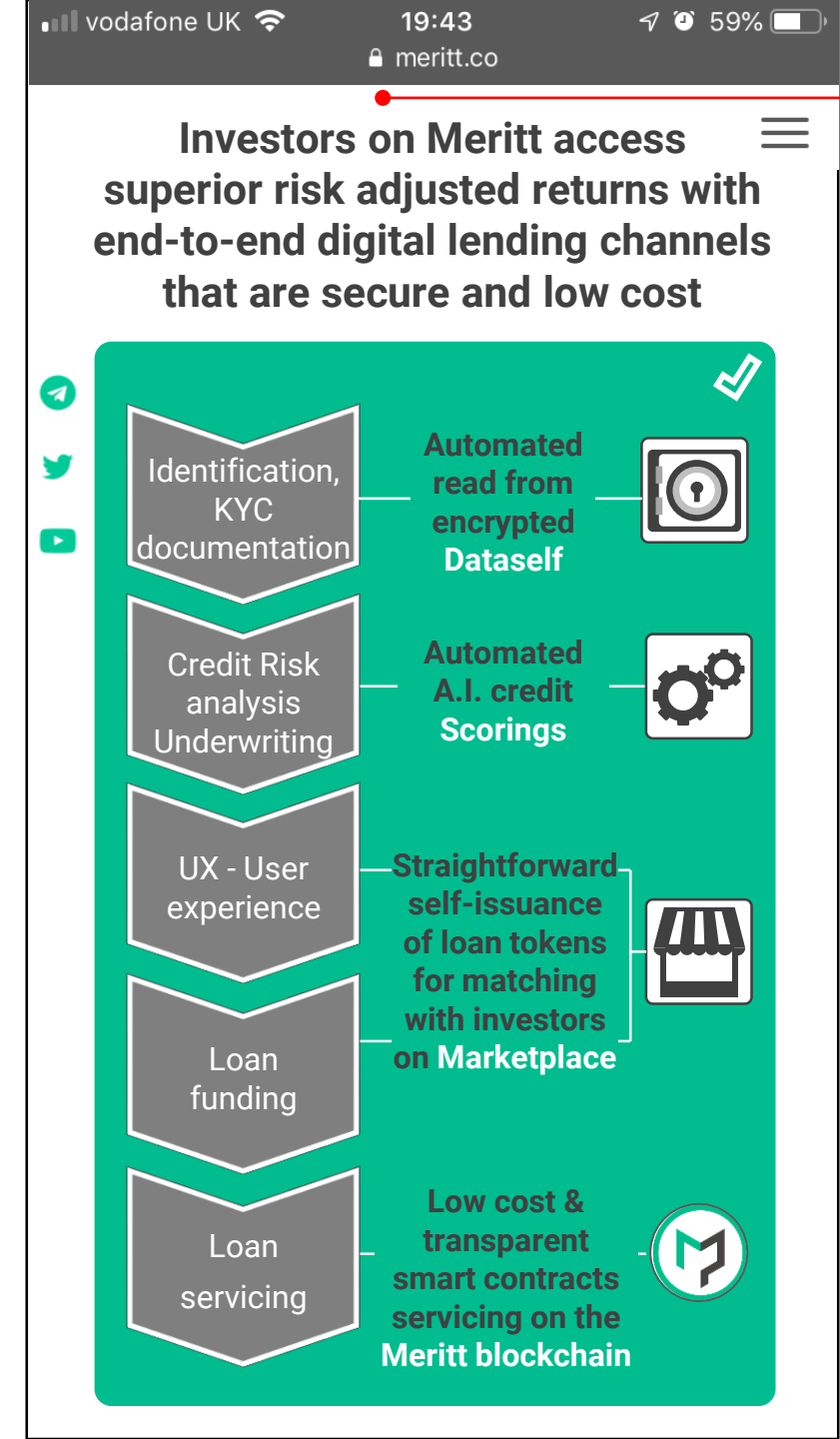
Revised

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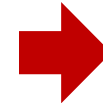
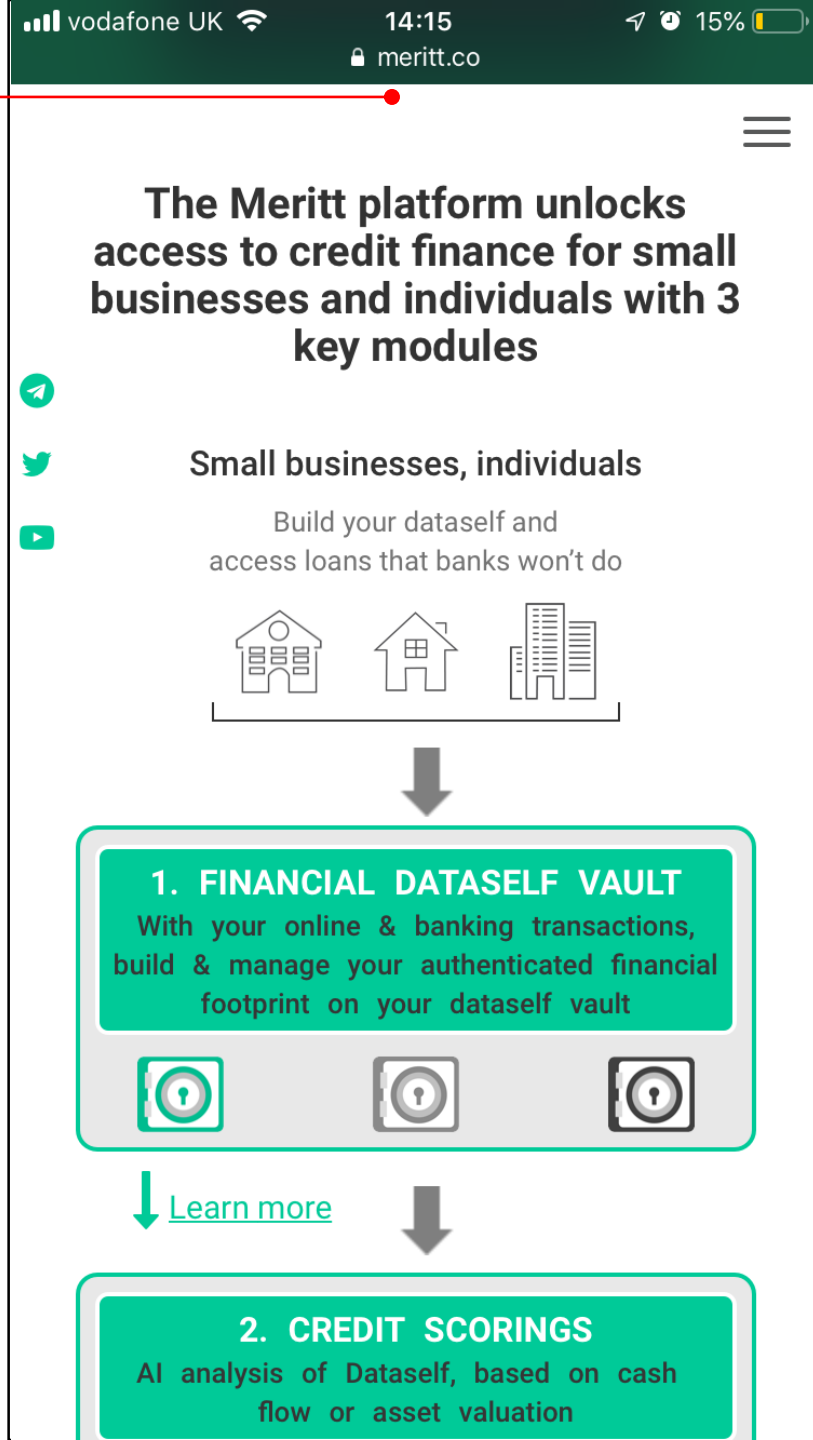
Revised



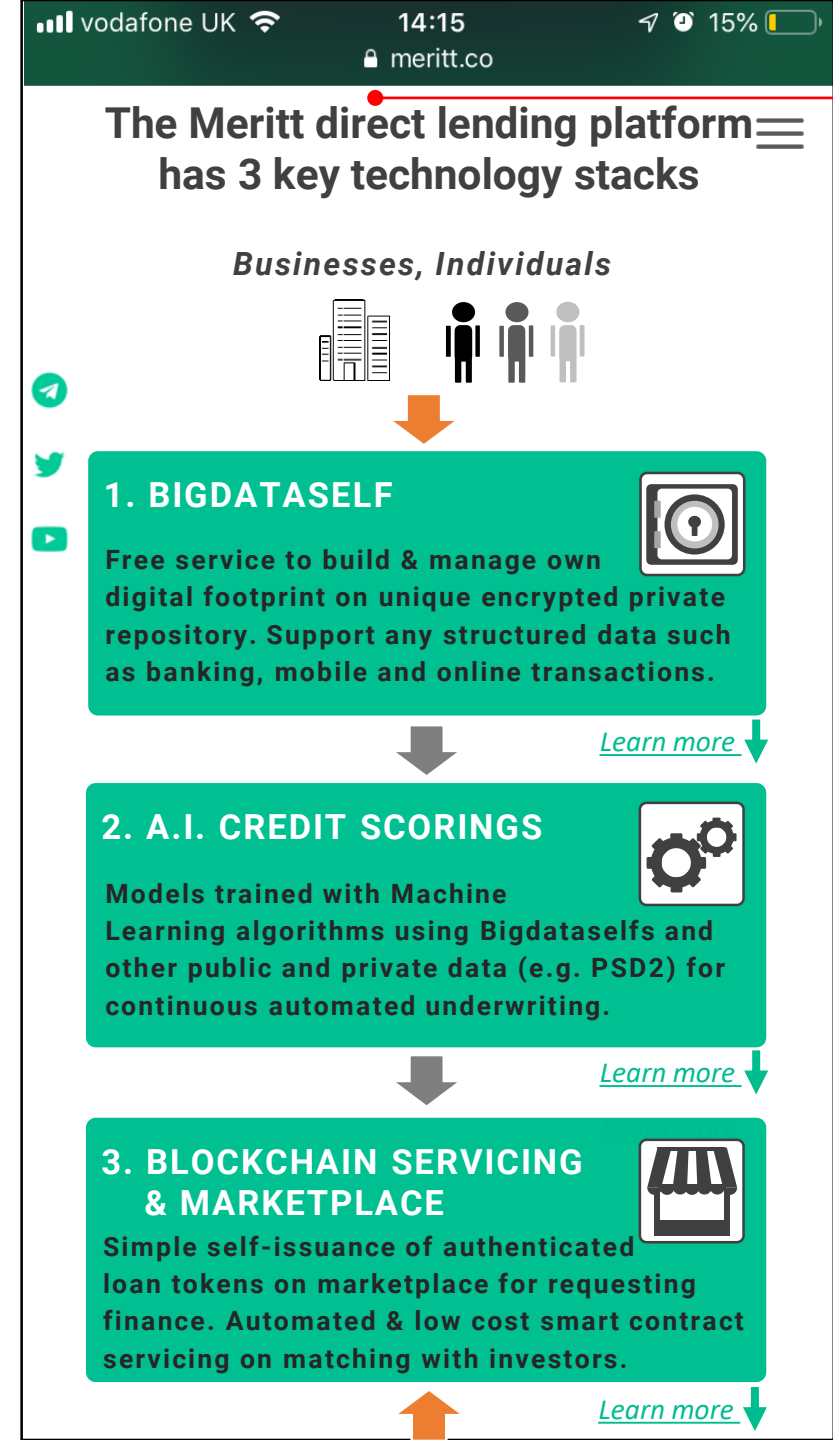
All In One screen

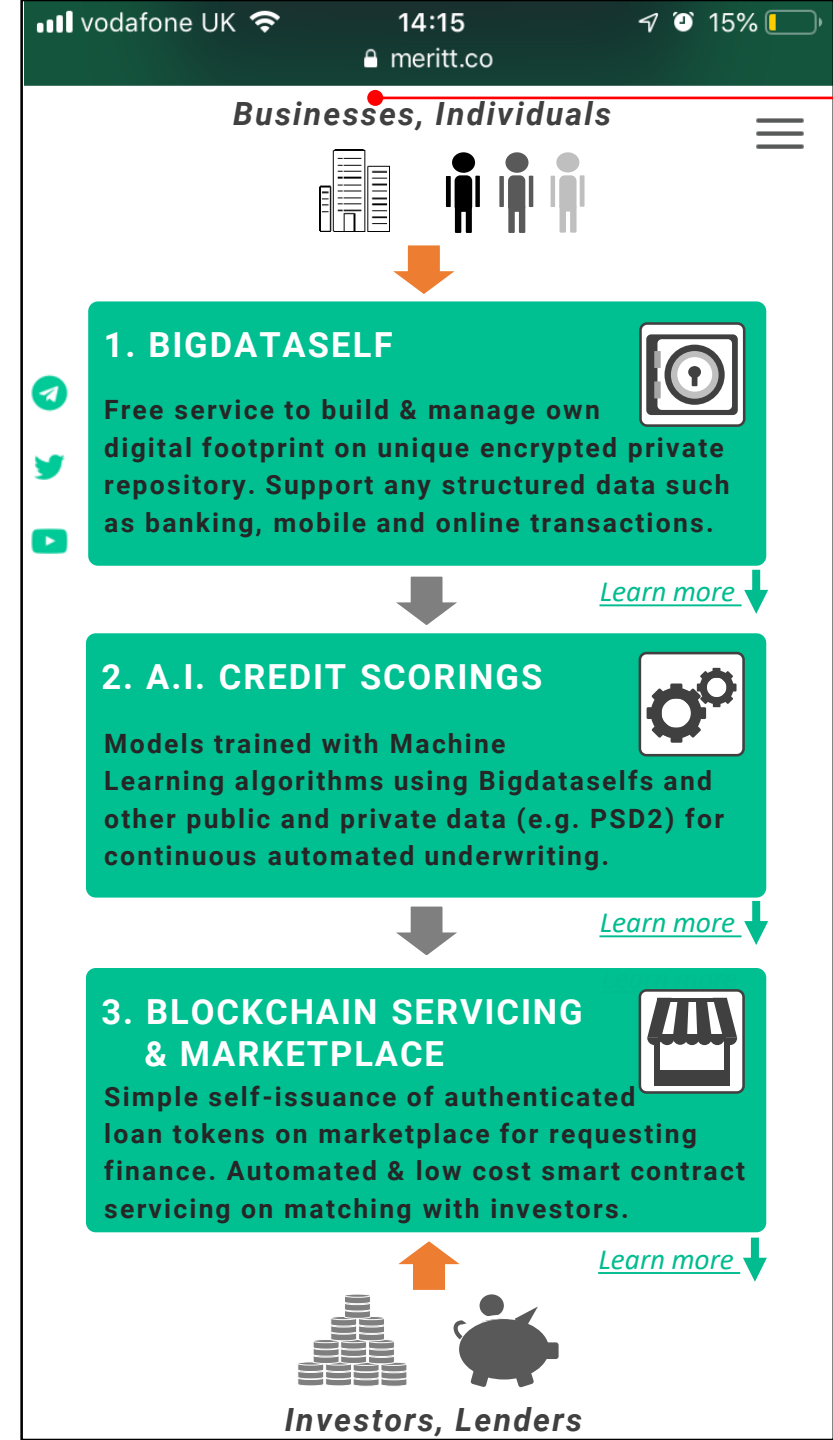
PORTRAIT MOBILE

Existing



Revised





Revised

All  
In  
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Existing

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

- 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 test dApp! →](#)

20:01 21% meritt.co

**MERITTALPHA**

TRUSTED CONTACTS & GROUPS MY WALLET MY FA ISSUANCES MY FA TOKENS

MERITT ID: Satoshi Nakamoto Verification level: 76%  
MERITT Score: 2,635

**My issued financial assets:**

1.02 ETH	8/6/2018	2%	7/8/2018
3 ETH	14/6/2018	0%	12/9/2018
1 ETH	14/6/2018	Paid	\$492.07
1.00 ETH	14/7/2018	To pay	\$492.07
1.00 ETH	14/8/2018	To pay	\$492.07

**Issue FA tokens & raise funds**

Trusted contact Trusted network Marketplace

[Learn more on the Meritt dApp →](#)

Revised

14:15 15% meritt.co

**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 :

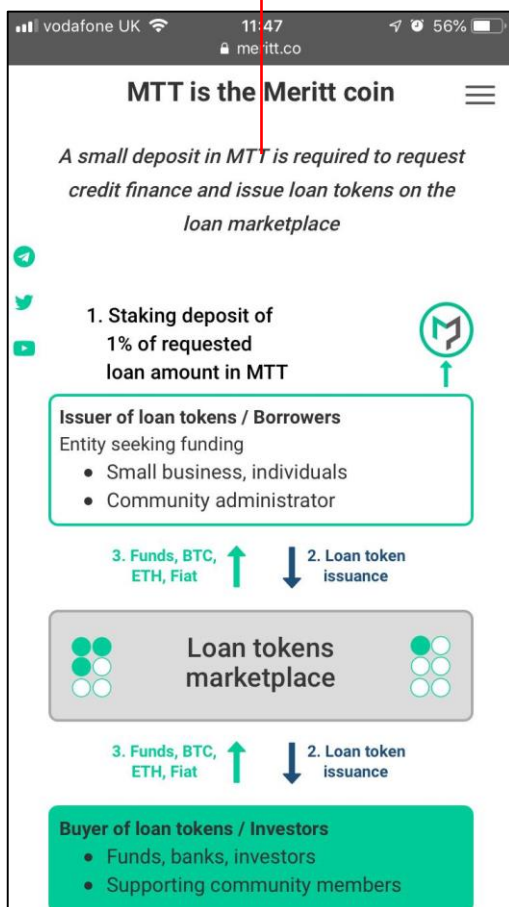
- Select your risk/return profile & geography
- Select individual or portfolios loan tokens
- Liquid secondary market with tradable loan tokens

[Learn more on the Meritt dApp →](#)

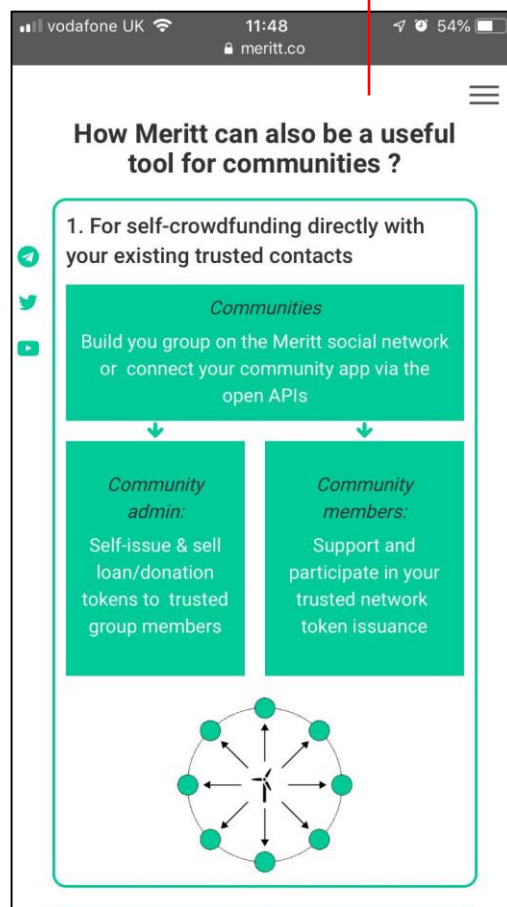
All In One screen

**The remaining pages on Portrait mobile are the same except for the text changes that you find in the desktop website document v3.0**

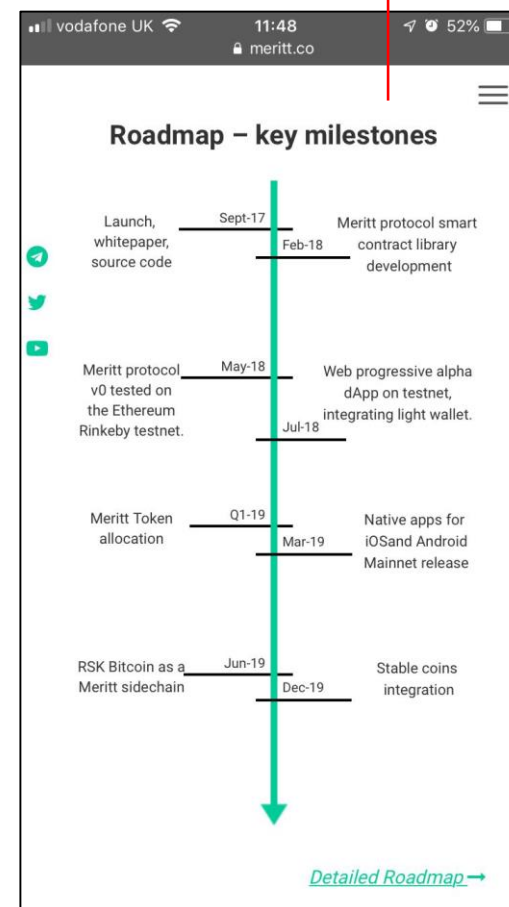
**Page into new separate section**  
**[www.meritt.co/mtt](http://www.meritt.co/mtt)**



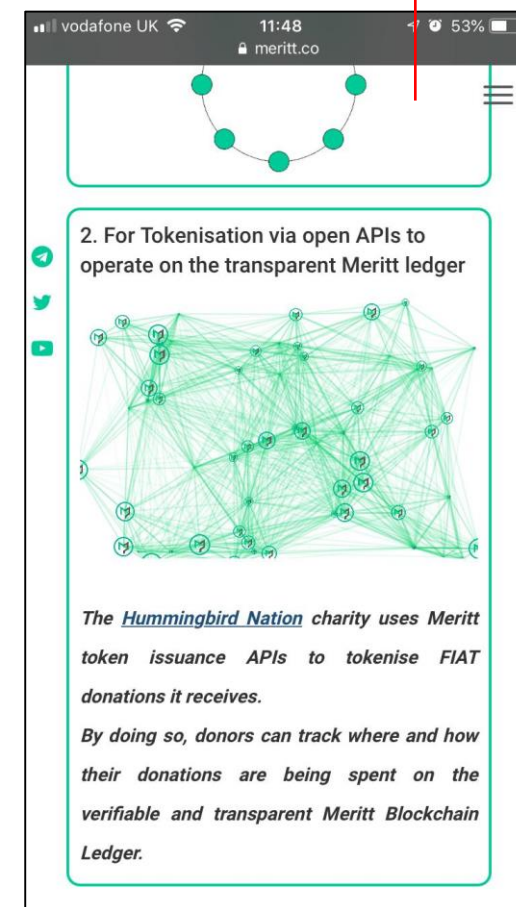
**Same but text changes**



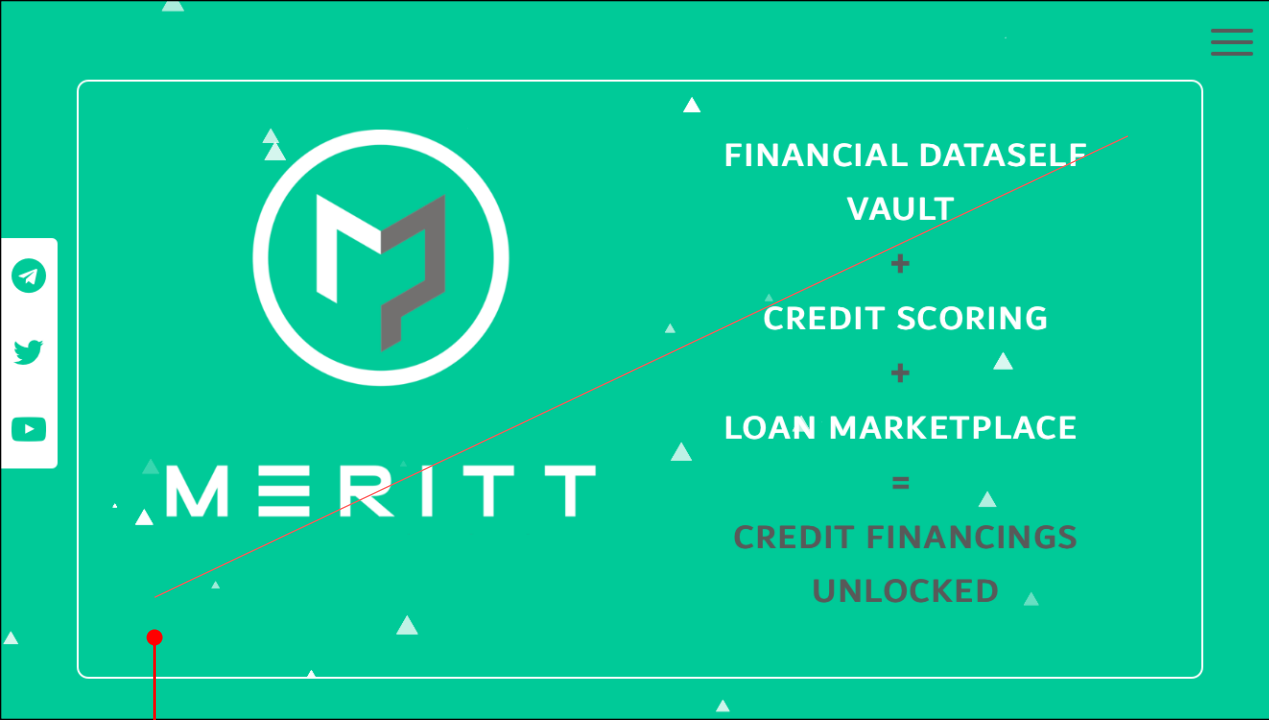
**Same but text changes**



**Same but text changes**



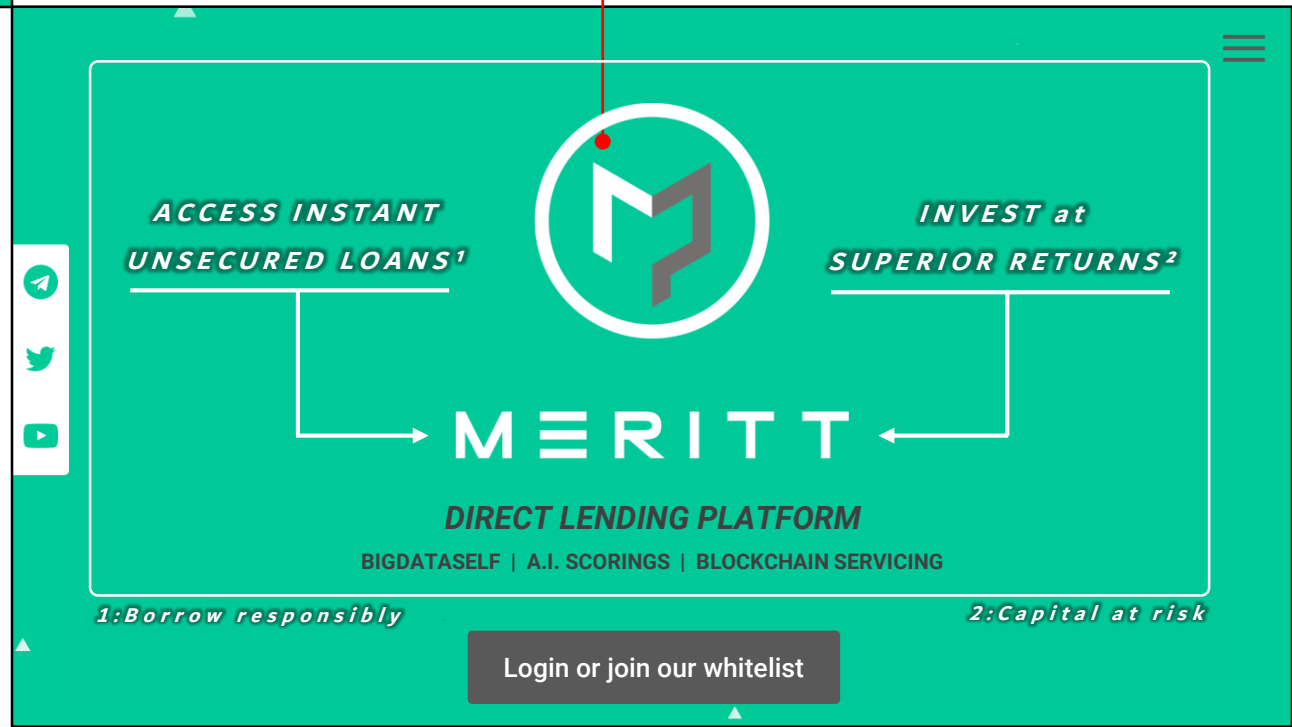
***LANDSCAPE***  
***MOBILE***



*Existing*

**LANDSCAPE  
MOBILE**

*Revised*



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



**Existing**



**Revised**

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



The Meritt platform unlocks access to credit finance for small businesses and individuals with 3 key modules



New section here

## 1. FINANCIAL DATASELF VAULT

With your online & banking transactions, build & manage your authenticated financial footprint on your datasef vault



[Learn more](#)

Small businesses, individuals

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Existing

LANDSCAPE  
MOBILE

New section

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



Instant & easy



Low cost & Automated



Compliant



Local platforms



Safe & secure



Transparent



Bespoke



Consent based



Thin file scoring

## 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

**Existing**

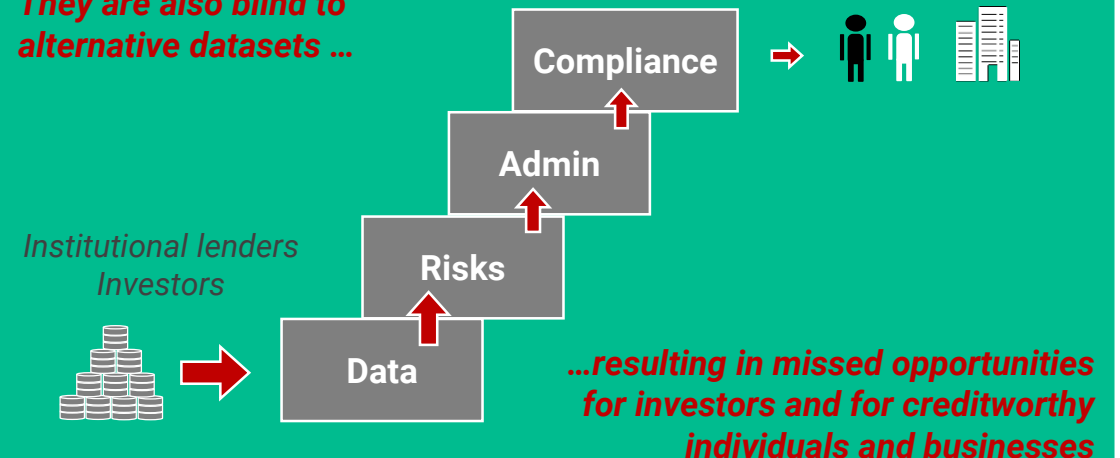
**LANDSCAPE  
MOBILE**



**Revised**

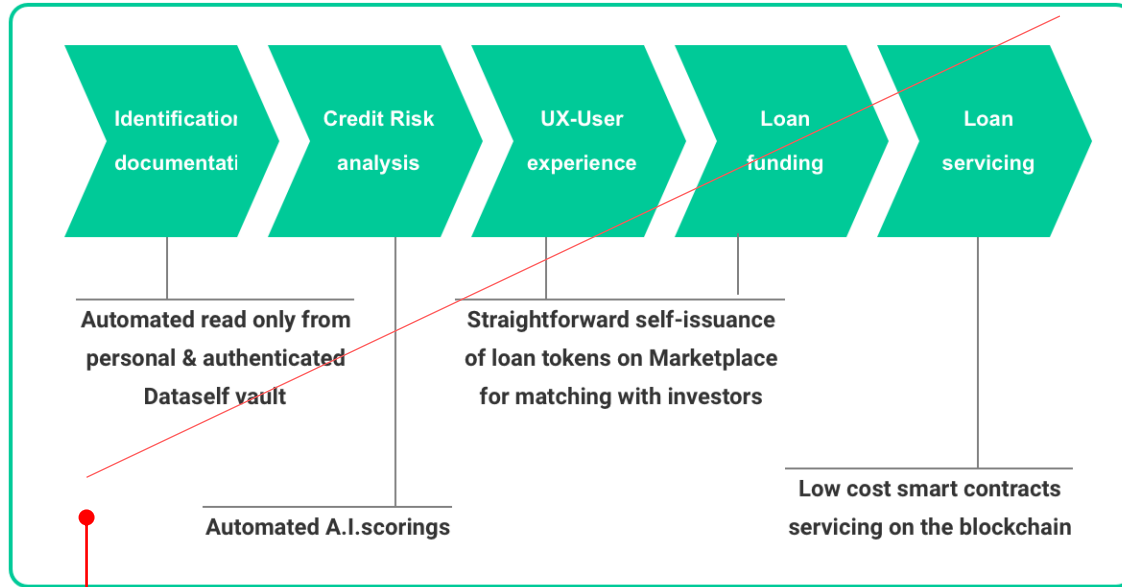
## \$5 trillion financing gap despite ubiquitous data!

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





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

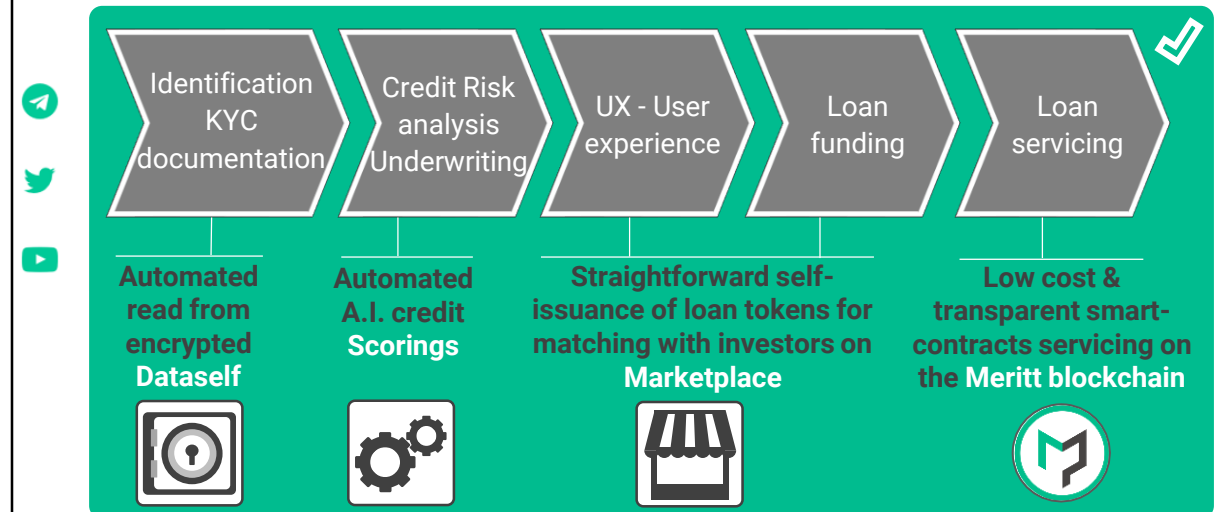


Existing

**LANDSCAPE  
MOBILE**

**All  
In  
One  
screen**

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





## The Meritt platform unlocks access to credit finance for small businesses and individuals with 3 key modules



### 1. FINANCIAL DATASELF VAULT

With your online & banking transactions, build & manage your authenticated financial footprint on your dataself vault



[Learn more](#)

Small businesses, individuals

Build your dataself and access loans that banks won't do



### 2. CREDIT SCORINGS

Existing

**LANDSCAPE  
MOBILE**

Revised

## 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



# The Meritt platform unlocks access to credit finance for small businesses and individuals with 3 key modules



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[Learn more](#)

Small businesses, individuals

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## 2. CREDIT SCORINGS



**LANDSCAPE  
MOBILE**

*Businesses, Individuals*



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[Learn more](#)

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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



# The Meritt platform unlocks access to credit finance for small businesses and individuals with 3 key modules



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[Learn more](#)

Small businesses, individuals

Build your dataself and access loans that banks won't do



## 2. CREDIT SCORINGS



**LANDSCAPE  
MOBILE**

**2 blocks  
per  
screen**

## 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](#)

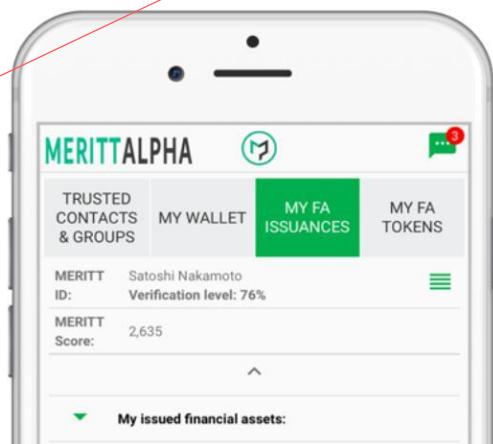
Investors, Lenders



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

*Try the test dApp! →*

- 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 dataset



**Revised**



**Existing**

**LANDSCAPE  
MOBILE**

**All  
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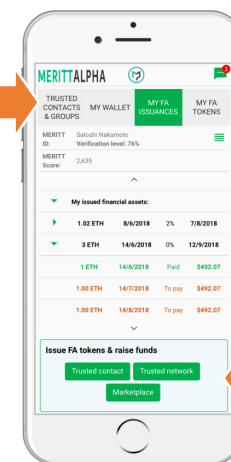
Try the mobile application pilot on the test network! →

**Businesses, Individuals**



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***Meritt coin page under Page into new separate section  
[www.meritt.co/mtt](http://www.meritt.co/mtt)***