



PolyFinTech 2020



matchmove™

Category Title:

‘P2P Lending’

In the future, digital cash will replace physical cash for almost everything. *Except maybe as a collector's item in a museum!* So what happens when physical cash goes away but we still need to buy something? How do we improve our way of lives with more digital financial solutions?

Problem Statements



Problem Statements



Alternate Credit Scoring



Green loans



Financial Wellbeing Checklist

Problem Statement



Alternative Credit Scoring

Background

About 8% of the Singapore working residents are freelancers. From taxi drivers to Youtubers, thousands of people live their lives without a monthly paycheck. However, without a regular payslip and CPF contributions, banks usually do not issue loans due to high.

Problem Statement

There are very limited ways to do alternative credit scoring without the traditional payslip and employment letter.

You recently had a chat with your uncle during Chinese New Year. He is taking a break from his several years of driving a taxi. He loves the job for its freedom, but is re-joining the workforce for a paycheck to get a housing loan. What would you do so that it does not happens to you in the future?

Problem Statement



Green loans

Background

A World Economic Forum report earlier this year ranked Singapore at only 66th in the world in its commitment to environmental sustainability. Singapore had fewer environment-related technology inventions per capita than countries with similar competitiveness, such as the United States and Switzerland.

Problem Statement

Other than the Green Mark issued by BCA, there are no other clear standards we can apply to quantify the impacts of ESG in an affordable and sustainable manner.

WRI's data also showed that 28% of those banks making a commitment don't disclose the types of financing they include and those that do have wildly different approaches to sustainable finance. "Definitions vary so widely that it's hard to get a clear understanding of what is being done and impossible to make comparisons" - Giulia Christianson, WRI

Problem Statement



Financial Wellbeing Checklist

Background

Every year, thousands of students graduate from polytechnics and universities and enter the workforce. With independence, comes financial responsibility. Ranging from monthly savings to insurance premiums, it is a very high hurdle for a fresh graduate to get past.

Problem Statement

Young people have limited knowledge and experience in managing personal finance.

Graduated? Check. New job? Check. Got a budget? Maybe not. Savings? Insurance? Medical? No matter where in the galaxy you find yourself, you still need some professional help to keep on the road to financial wellbeing, avoid overspending and getting into debts. In what ways do you think the "Virtual Butler" can assist in increasing your financial knowledge, as well as your financial wisdom?



About MatchMove



MatchMove at a Glance

- MatchMove Pay (www.matchmove.com) is one of the most disruptive fintech companies in digital payments and next-generation banking. Our proprietary Banking Wallet OS enables 'Banking As A Service' and the capabilities of *Spend*, *Send*, *Lend* within any app. The platform empowers **B2B businesses and their customers** to Spend both online and offline easily and safely, via instantly issued prepaid cards on major card networks. Send capabilities include P2P domestic transfers, cross-border remittances, P2M and mass disbursements to global recipients. MatchMove platform further extends to Lend, where credit scores are assigned based on customers' spending and sending patterns to offer customized lending solutions.
- Multiple global award-winning **Fintech headquartered in Singapore**, focused on Asia and other developing markets, with a current presence in India, Indonesia, Vietnam, the Philippines & Thailand.
- Already delivering a world-class **B2B Banking-as-a-Service Platform**, enabling essential banking services – Spend. Send. Lend™ – inside any App.
- Licensed by the Monetary Authority of Singapore and MasterCard. In other markets, we **partner with local prestige banks and networks (Visa, RuPay)** and in process of getting our own licenses.
- **Maximum security and compliance: PCI-DSS certified** with the highest levels of security, risk, & compliance management as audited by national regulators (Singapore, India, Indonesia, Vietnam, Thailand, Philippines) and international networks (MasterCard, Visa).

Global Awards and Recognition



Thank you



Read more and reference:

Slide 5:

<https://www.straitstimes.com/singapore/manpower/freelance-jobs-in-singapore-on-the-rise>

Slide 6:

<https://www.euromoney.com/article/b1j97rjr74vd00/sustainable-finance-biggest-problems-by-the-people-who-know-best>

<https://www.todayonline.com/singapore/explainer-what-so-green-about-green-loans>

https://www.todayonline.com/singapore/green-finance-led-spore-can-help-mobilise-global-action-against-climate-change-ong-ye-kung?cid=h3_referral_inarticlelinks_03092019_todayonline