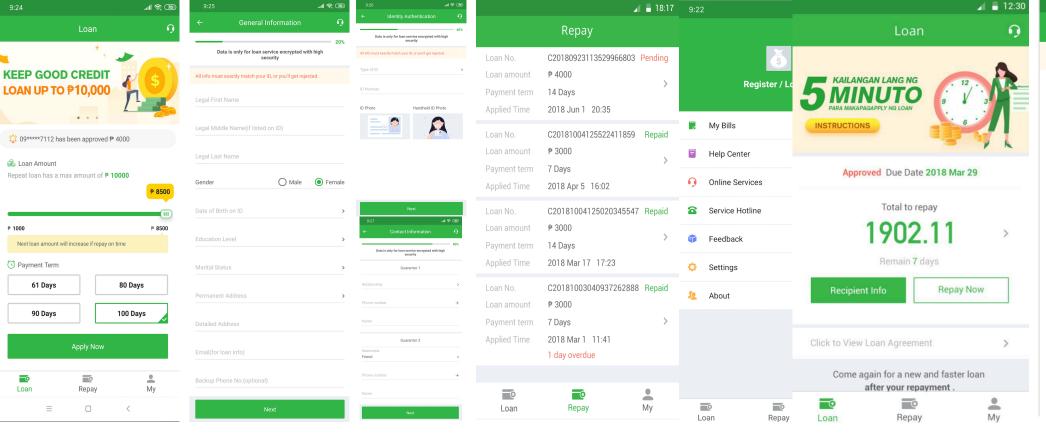


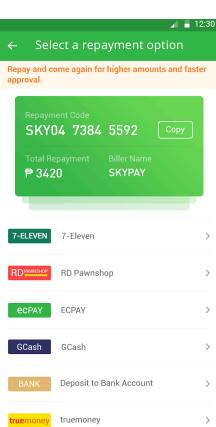
# 1. Efficient System to Start Business Quickly

### Mobile App and Console

### Mobile App

- Submit loan application
- Follow loan status
- Repayment Guide



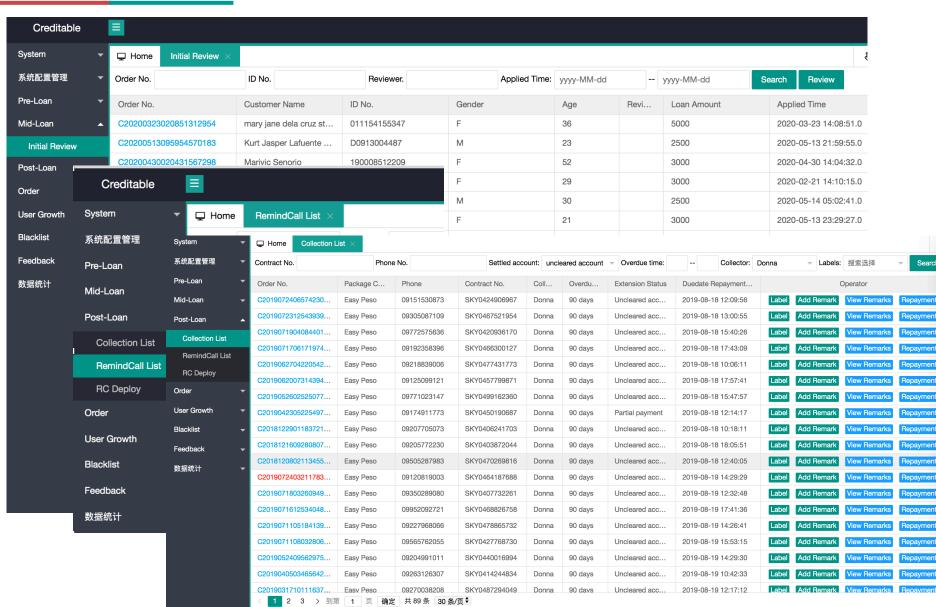


# 1. Efficient System to Start Business Quickly

### Mobile App and Console

#### Console

- Al system automatically approve high qualified& refuse unqualified clients
- Reviewers manually check mid-qualified clients' detail
- Reminders contact the clients before due date
- Collectors handle overdue clients to get money back.



# 2. Key Data to Measure Business Effectiveness

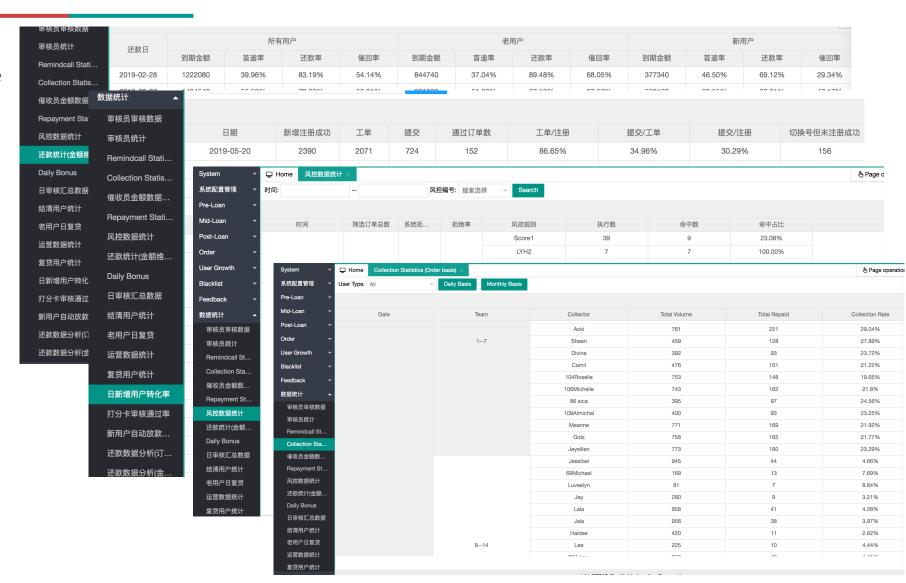
Business and Employees' KPI

#### Loan Business Data

- Overdue/Repay/Collection Rate
- Apply conversion rate
- Risk control rate
- Reloan Rate
- .....

### Employees' KPI

- Reviewers
- Reminders
- Collectors
- User Growth Operators
- .....

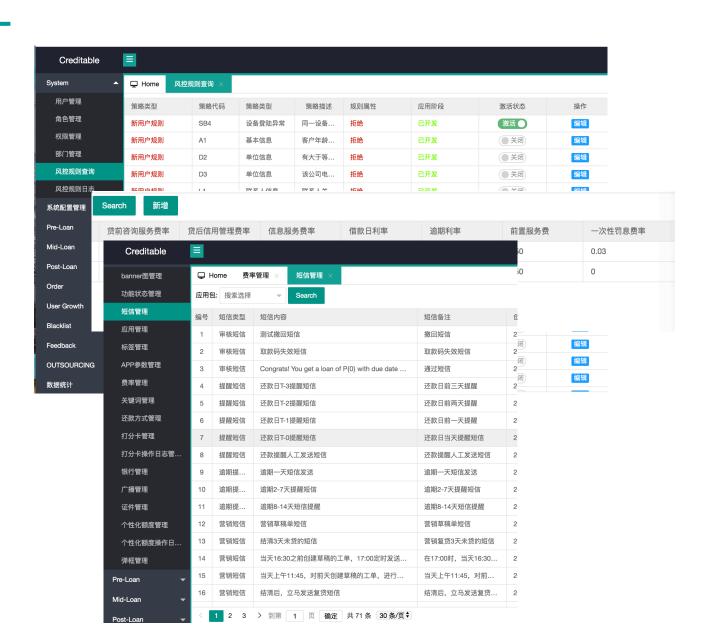


### 3. Powerful Function to Customize Business Strategy

#### **Customization Function**

#### **Customization Function**

- Risk Control System
  - Customize scores for each dimensions of clients
  - Set automatically approval and refusal standard
  - Blacklist
  - •
- Fees
  - Modify transaction fees and interest
  - Set different loan limit for different types of clients
- Collection Stage Configuration
  - Create different teams for orders with different range of overdue days
- Apps Function
  - Number of required emergency contacts
  - SMS Content/Activity Banner&Notice
  - Payment Method for get money
  - Repayment Method



## p.s. Main Function Map

