



GOODCENTS

M a k i n g g o o d t h i n g s h a p p e n

EXCLUSION

Financial exclusion of otherwise bankable customers with little hard assets but dependable revenue streams and high ethical standards – a **US\$2 billion market** in the Philippines alone.

INFORMAL, OPAQUE

Most underbanked/unbanked resort to a galaxy of informal and small-shop lenders that are poorly regulated, unfair, opaque and inefficient. They often get a bad deal because, often, lenders themselves don't know any better.



PROBLEMS

POOR CUSTOMER EXPERIENCE

When these customers do choose medium-sized micro-lending organizations, they are still burdened by long waits and slow response time, excessive paperwork, delay in credit availability.

LACKING WHERE MOST NEEDED

In rural areas, the underbanked/unbanked looking to cover a family emergency or sustain a small business will often remain unheard. Branches of commercial, regulated micro-lenders are often too few and far apart.



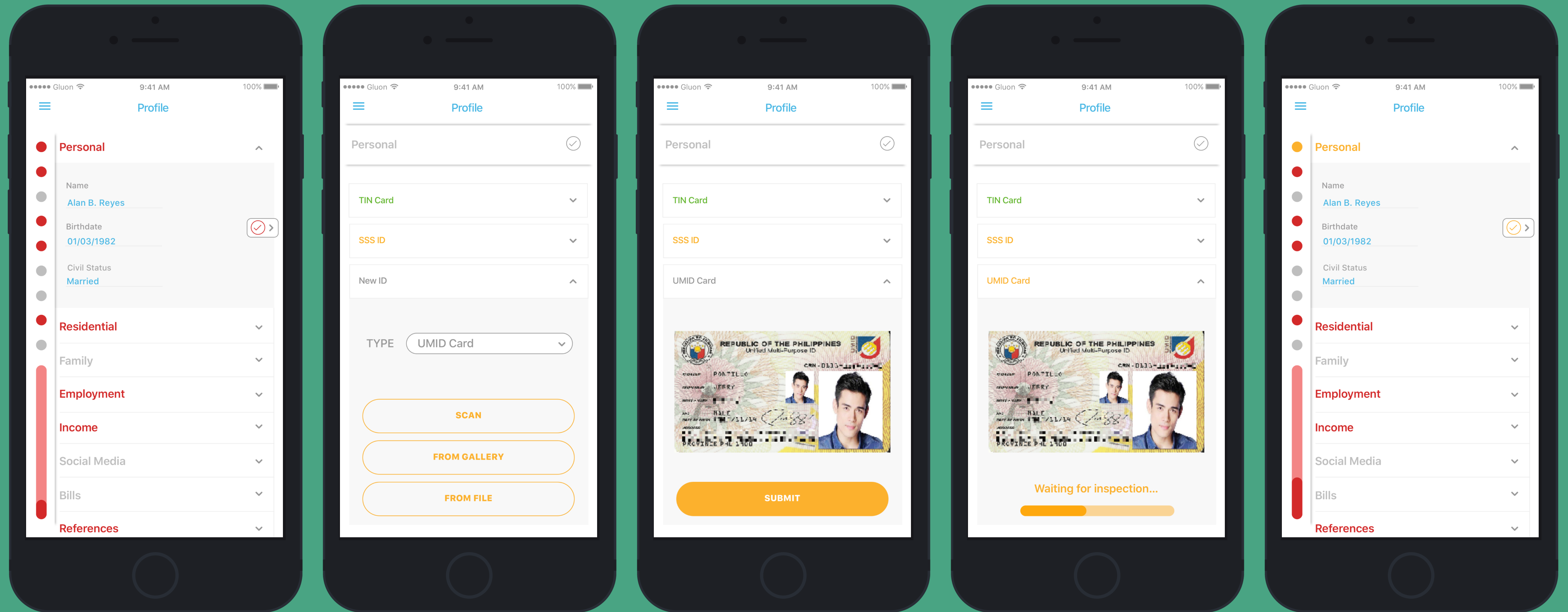
Solution

A CLOUD-BASED, MOBILE-FIRST BRIDGE BETWEEN FINANCIAL INSTITUTIONS AND THEIR CUSTOMERS

FOR THE UNDERBANKED AND UNBANKED FAMILY MEN AND WOMEN, MILLENNIALS, MIGRANTS, AND MICRO-ENTREPRENEURS

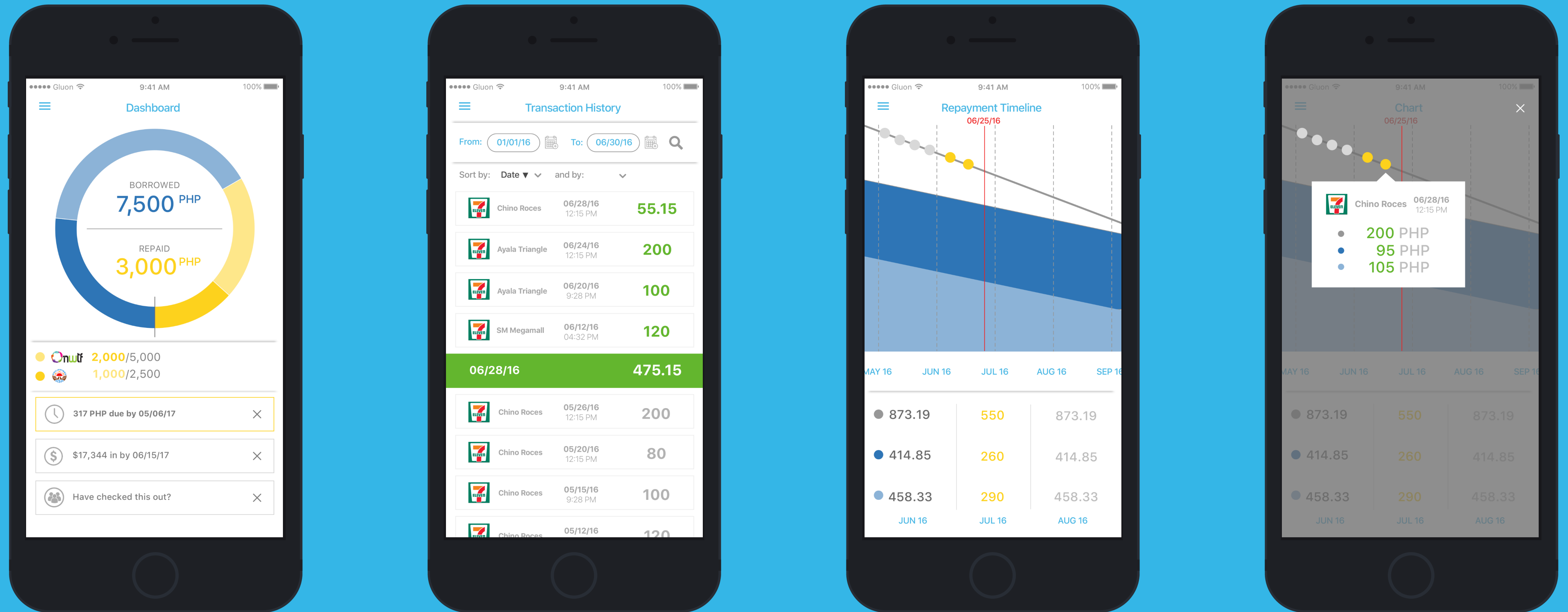
- Easy access to a financial services marketplace that matters: **most reliable financial institutions and agents closest to you**
- Fast, **mobile-driven** identity and credit profile verification – **do it once** for all institutions
- **Pay little, pay often** - micro-repayments in thousands of pay points, many open 24/7!
- Consolidated e-wallet – repay **multiple installments** from different loans at once
- Tools to keep **on track with repayments**: budgeting, notifications, transaction history
- Manage your savings and cashflow

Mobile-only KYC



- The tedious identity and financial history verification (KYC) process can be performed, entirely and securely, from **within the GoodCents app**.
- All relevant hardware functionalities of a modern smartphone will be used: **camera, NFC reader, GPS, fingerprint sensor**, etc.
- KYC process is **dynamic** and linked to User's credit history, socio-professional profile and reputational metrics based on their family and social circles
- Verification will be partly automated, partly submitted to a **dedicated, tech-driven KYC Team**

Budgeting and financial literacy tools



- All micro-loans subscribed are integrated in User's **e-wallet** and consolidated in **a single monthly repayment**.
- User will be able to make micro-repayments (as little as 50 Pesos) at more than **10,000 outlets nationwide**, including **2,500 7-Eleven** open 24/7.
- A system of easy-to-use **visual tools** and **notifications** will keep Users aware of their repayment schedules and help them keep their budgets under control.

Roadmap

