

GOODCENTS Making good things happen

29/05/2015

EXCLUSION

PROBLEMS

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.

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.

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.

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



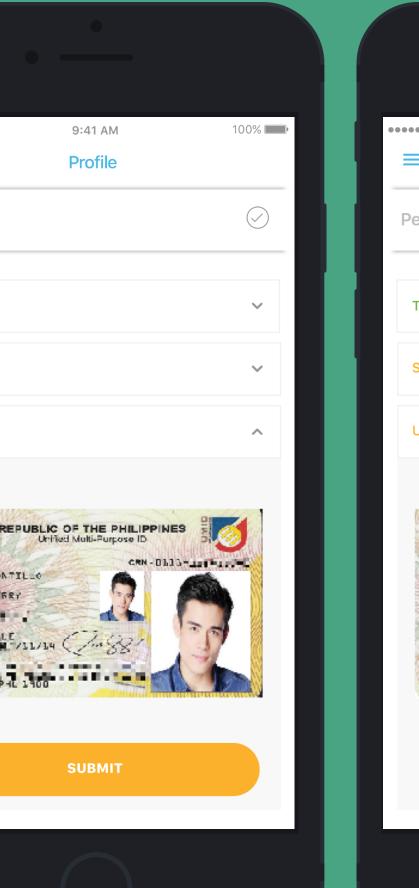


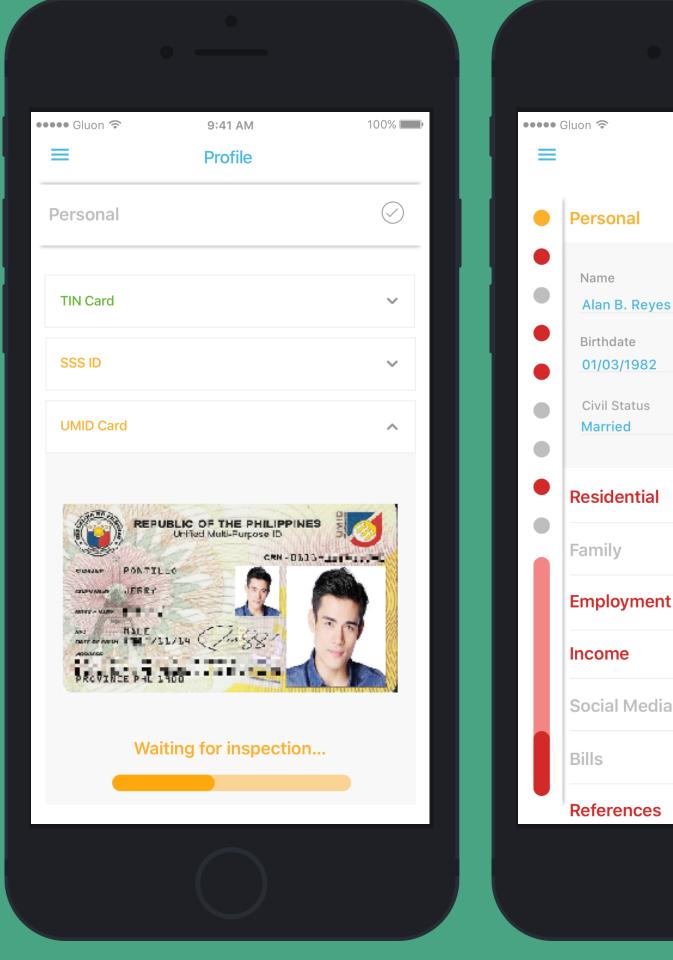


Mobile-only KYC

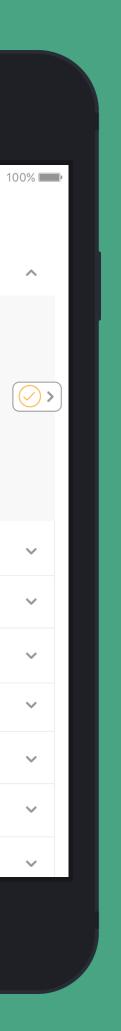
• Gluon 奈	9:41 AM	100% 📖	••••• Gluon 🗢	9:41 AM	100% 📖	•••• Gluon 🗢
=	Profile		=	Profile		=
Personal		^	Personal		\bigcirc	Personal
Name Alan B. Rey	/es		TIN Card		~	TIN Card
Birthdate 01/03/1982	2	>	SSS ID		~	SSS ID
Civil Status Married			New ID		^	UMID Car
Residentia	ıl	~	ТҮРЕ	UMID Card	~	
Family		~				TIDALAT
Employme	ent	~		SCAN		2716'V MA 29 M197 - V(29)
Income		~		SCAN		PROVIN
Social Med	dia	~		FROM GALLERY		
Bills		~		FROM FILE		
Reference	S	~				

- 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.
- Verification will be partly automated, partly submitted to a dedicated, tech-driven KYC Team





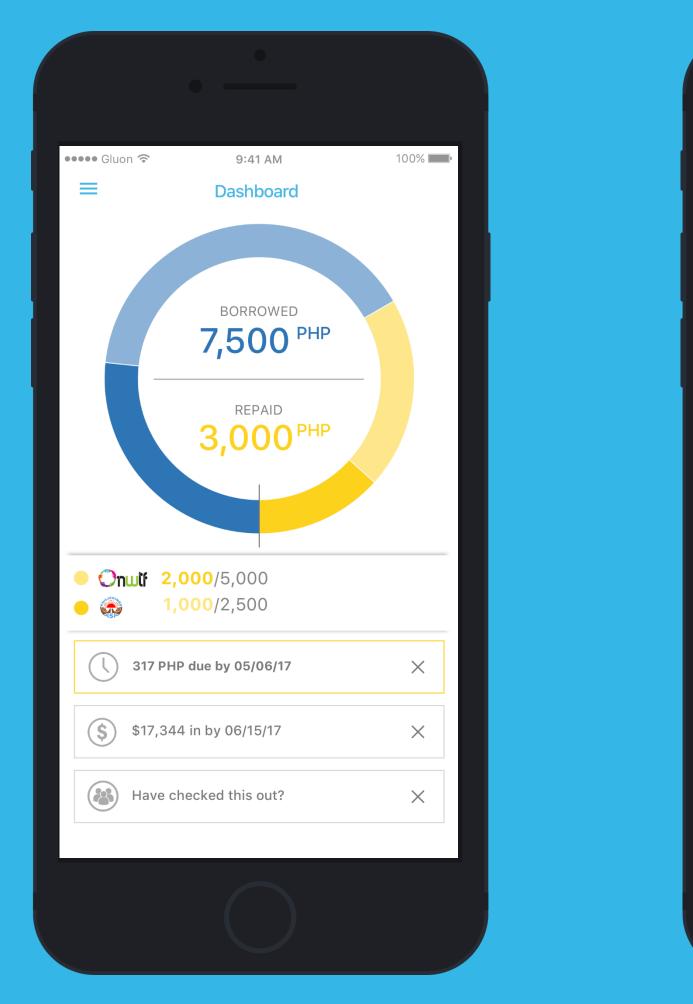
• KYC process is dynamic and linked to User's credit history, socio-professional profile and reputational metrics based on their family and social circles



9:41 AM

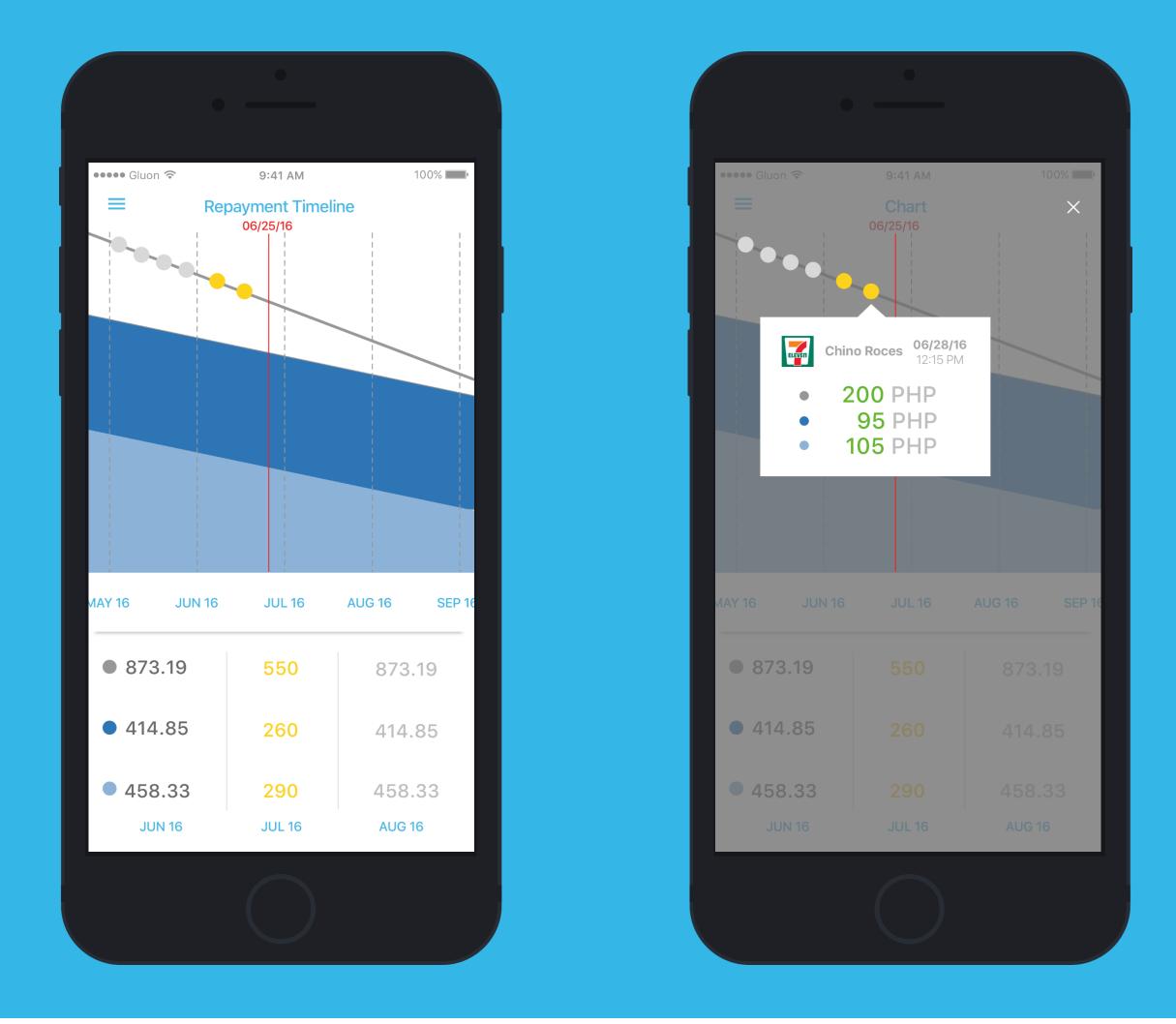
Profile

Budgeting and financial literacy tools



eeee Gluon ᅙ	9:41 AM	100% 📖
≡ Trar	nsaction Histor	у
From: 01/01/16	To: 06/30	D/16 🗮 Q
Sort by: Date ▼ ✓	and by:	~
Chino Roces	06/28/16 12:15 PM	55.15
Ayala Triangle	e 06/24/16 12:15 PM	200
Ayala Triangle	e 06/20/16 9:28 PM	100
SM Megamall	06/12/16 04:32 PM	120
06/28/16		475.15
Chino Roces	05/26/16 12:15 PM	200
Chino Roces	05/20/16 12:15 PM	80
Chino Roces	05/15/16 9:28 PM	100
Chino Roces	05/12/16	120

- 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

