

Unlock Credit for SMEs Powered by AI

Ken So, Founder & CEO



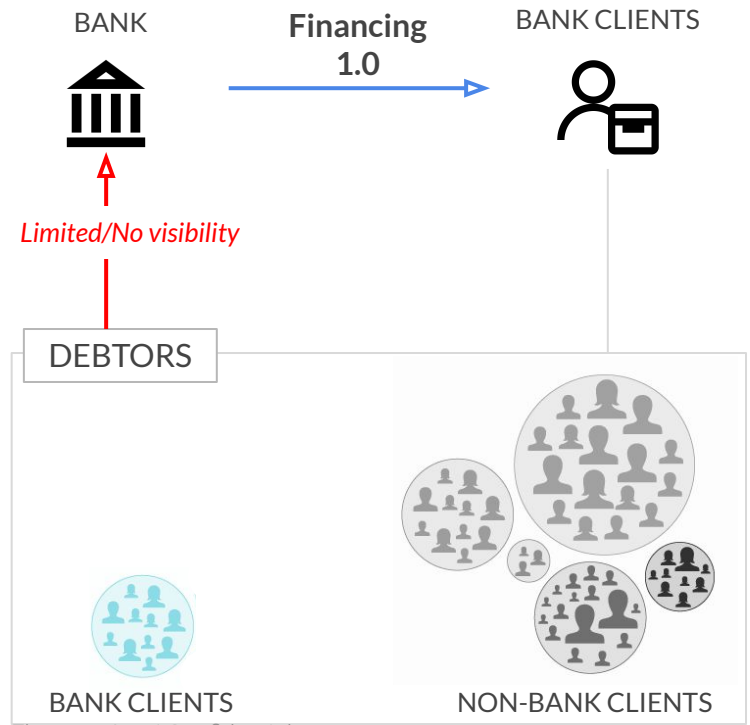
The background of the slide is a solid teal color. On the left side, there is a white logo consisting of a stylized, continuous line that forms a shape resembling a lowercase 's' or a similar abstract symbol. Below the logo, there is a faint, light-colored illustration of a city skyline with various buildings and a hot air balloon floating in the sky.

Company Overview

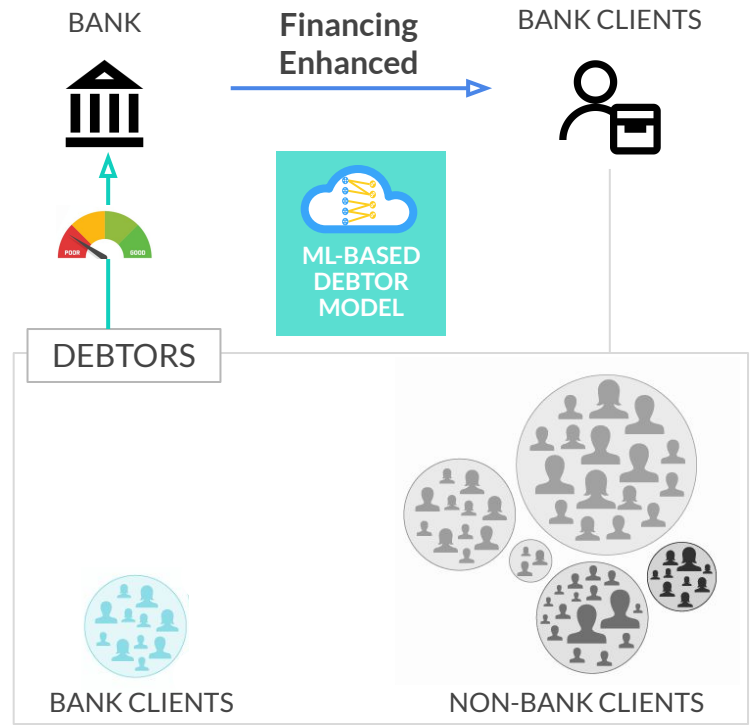
- Founded in San Francisco in 2015
- Wholly-owned subsidiaries in Singapore and Canada
- Series A funding co-led by ING Ventures and BitRock Capital
- Strong technical team with deep domain expertise in corporate finance and AI/machine learning
- Data scientists with post-doc PhDs in Physics
- Combined 14 patents

Limited Visibility to Risk

TRADITIONAL PROCESS



AI ENHANCEMENT





The image features a teal-tinted background with an iceberg floating in water. The waterline is a horizontal line across the middle. The small tip of the iceberg is above the water, while the much larger, jagged body of the iceberg is submerged. Three horizontal lines extend from the iceberg to the right, each ending in a small circle. The top line is red and connects to the tip of the iceberg. The middle and bottom lines are white and connect to the submerged part of the iceberg. To the right of the waterline, the text 'TRADITIONAL CREDIT UNDERWRITING' is at the top, 'Financial Info' is below it, 'AI-POWERED UNDERWRITING' is in the middle, 'Transaction Data' is below it, and 'Proprietary Data' and '3rd Party Data' are at the bottom. A large grey arrow on the far right points downwards and is labeled 'SMARTCREDIT'.

TRADITIONAL CREDIT UNDERWRITING

Financial Info

AI-POWERED UNDERWRITING

Transaction Data

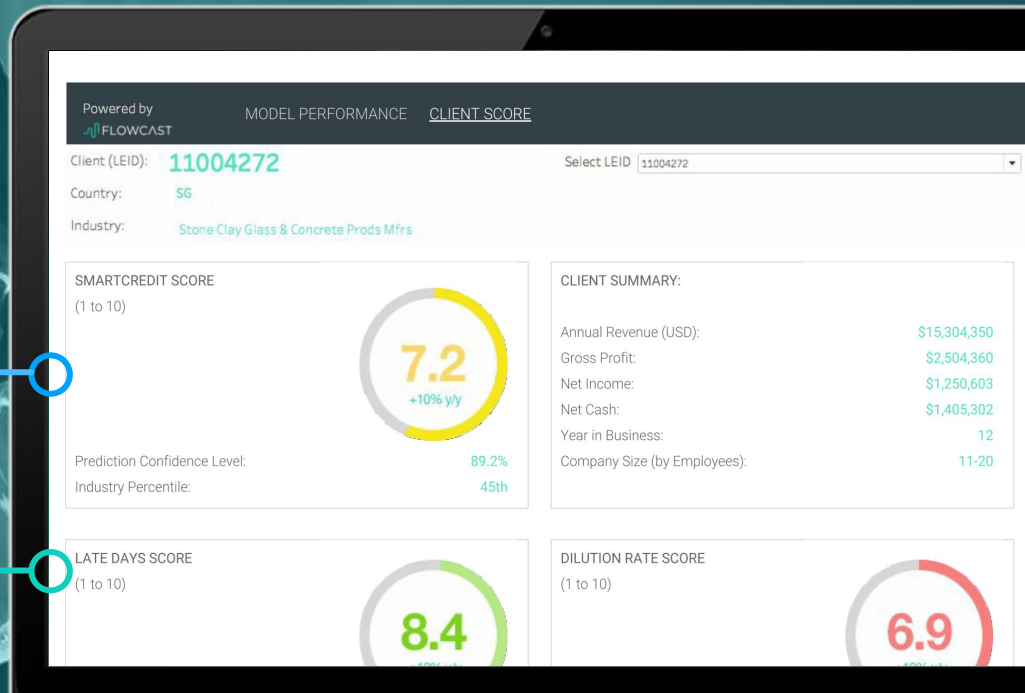
Proprietary Data
3rd Party Data

SMARTCREDIT

SmartCredit AI Decision Engine

Credit Score

Performance Score



SmartCredit Dashboard

Powered by
FLOWCAST

PORTFOLIO ANALYSIS **RISK SCORES** MODEL PERFORMANCE

Debtor ID: **178**

Country: **DE**

Select a single debtor view

FILTERS

Debtor ID

178

DEBTOR SCORE

83% Confidence

Risk Level: 1 (low) - 5 (high)



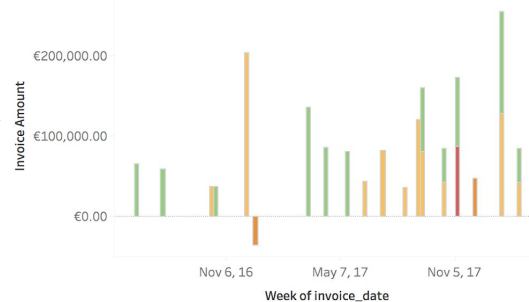
Transaction Amount (EUR): €350,418

Transaction Volume: 24

Onboarding Started: 6/17/2016

TRANSACTION PERFORMANCE

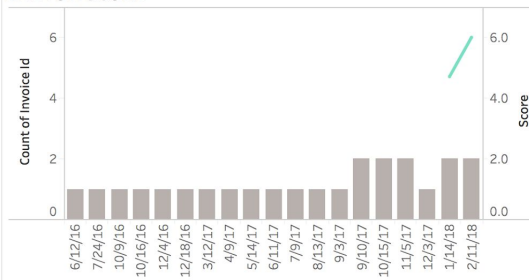
0-30 Days Late 30-60 Days Late 60-90 Days Late 90+ Days Late



Track transaction performance to-date

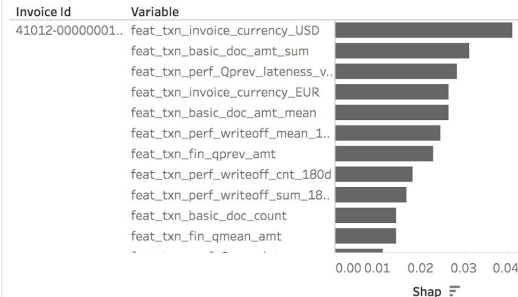
DEBTOR SCORE

Count of Invoice Id Score



Track predictive score

PERFORMANCE SCORE EXPLANATION



Model explanation for each predictive outputs

GLOBAL BANK

\$30B

fund flows

Increase funding capacity to drive overall profitability



Increase existing credit limits

15%

Extend more credit to new clients

20%

INCREASE IN NET INTEREST MARGIN

Partners & Customers



Thank You

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