Fintech

Credit solutions

SMBs & Consumers

Credit Inclusion

Alternative and innovative model
Nearly 2 billion people worldwide have no access to a formal credit solution.

Why?

- Traditional and **rigid credit scoring systems**
- **Centralized lending**
- **Conventional** credit request process

How does MO help?

**Modular CaaS (Credit as a Service) technology**

**Innovative credit scoring model & alternative data**
Patented technology & alternative data optimizes credit decision making

**E2E Digital Lending solution**
Technology infrastructure capable of E2E credit lifecycle management

**Modular technology**
Flexible platform to build tailored solutions for our partner’s needs
Our Modular CaaS technologies

Data solutions
Extensive data sources

MO Fetch
Advanced OCR module

MO Match
Systematic and efficient massive data processing and matching

MO Connect
Connectors to raw data input such as:
• Third party data
• Open Banking
• Partners data

Scoring Solutions
2 Comprehensive credit score business models

MO Score
Real time scoring + Default prediction ML & AI
Data scoring decision

MO Insight
Sophisticated risk indicators
Data scoring risk inputs

Lending solutions
Leveraging the E2E credit lifecycle

MO Manage
Loan Management Platform (Flexible credit core)

Use Cases
• Micro Credit for SMB
• Nano Credit for digital wallet user
• BNPL / check-out lending
• Merchant Cash Advance for Aquiring Network SMB
• Credit Line Definition for rejected user
• Instant Override for decline Trx by NSF
• ...

Pain points
• Low approval rates on credit card applications
• New credit business model
• Digitalization
• Scalability
• High declined trx by NFS
• Leverage Non-FI credit business with E2E credit solution
### KPI Impact

**Examples**

<table>
<thead>
<tr>
<th>Vertical</th>
<th>Pre-approved percentage</th>
<th>Approved percentage</th>
<th>Default rate</th>
<th>Recurrent customer</th>
<th>Average credit line</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquiring Network</td>
<td>60%</td>
<td>2.4%</td>
<td>70%</td>
<td>400 USD</td>
<td></td>
</tr>
<tr>
<td>Credit Issuer</td>
<td>37%</td>
<td>1.2%</td>
<td>59%</td>
<td>350 USD</td>
<td></td>
</tr>
<tr>
<td>Digital Wallet</td>
<td>32%</td>
<td>2.2%</td>
<td>21%</td>
<td>70 USD</td>
<td></td>
</tr>
<tr>
<td>FMCGs</td>
<td>39%</td>
<td>1.0%</td>
<td>27%</td>
<td>205 USD</td>
<td></td>
</tr>
<tr>
<td>Ride Hailing</td>
<td>70%</td>
<td>2.2%</td>
<td>27%</td>
<td>188 USD</td>
<td></td>
</tr>
</tbody>
</table>

The targeted audiences of our solution in the verticals were priorly declined on traditional scoring models or had low approval rates (<10%).

**+1M users scored by MO**
+30 live partners in 9 countries

Countries where we have offices:
- United States
- Dominican Republic
- Spain (2021)
- Mexico
- Jamaica
- Colombia
- Ecuador
- Brazil
- Argentina
- Myanmar
- Singapore (2021)
- Peru
- Ecuador
- Colombia
- Argentina
- Peru
- United States
- Dominican Republic
- Spain (2021)
- Mexico
- Jamaica
- Colombia
- Ecuador
- Brazil
- Argentina
- Myanmar
- Singapore (2021)
- Peru
Notable **Achievements**

Trusted by world-class brands

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Global Alliance

**MASTERCARD START PATH:** Member of an elite group of tech companies | Less than 2% of applicants get accepted

**MASTERCARD COMMERCIAL PARTNERSHIP**

**MASTERCARD ENGAGE**

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**Patented Technology**

- **MO Behavioral Score**
  - Core Technology Patent of Behavioral Profile of Consumer
  - Patent Granted - USA

- **MO Tokenized Score**
  - Forecast Overdue portfolio with ML & AI algorithms
  - Patent - Pending

- **Bad Debt Forecast**
  - Patent for issuing a loan to a consumer determined to be creditworthy and with bad debt forecast
  - Patent Granted - USA

- **MO Override**
  - Transaction Card System
  - Having Overdraft Capability
  - Patent - Pending

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*United States Patent and Trademark Office will issue the US Patent 10,878,494 on December 29, 2020*
Mo