TurnKey Lender

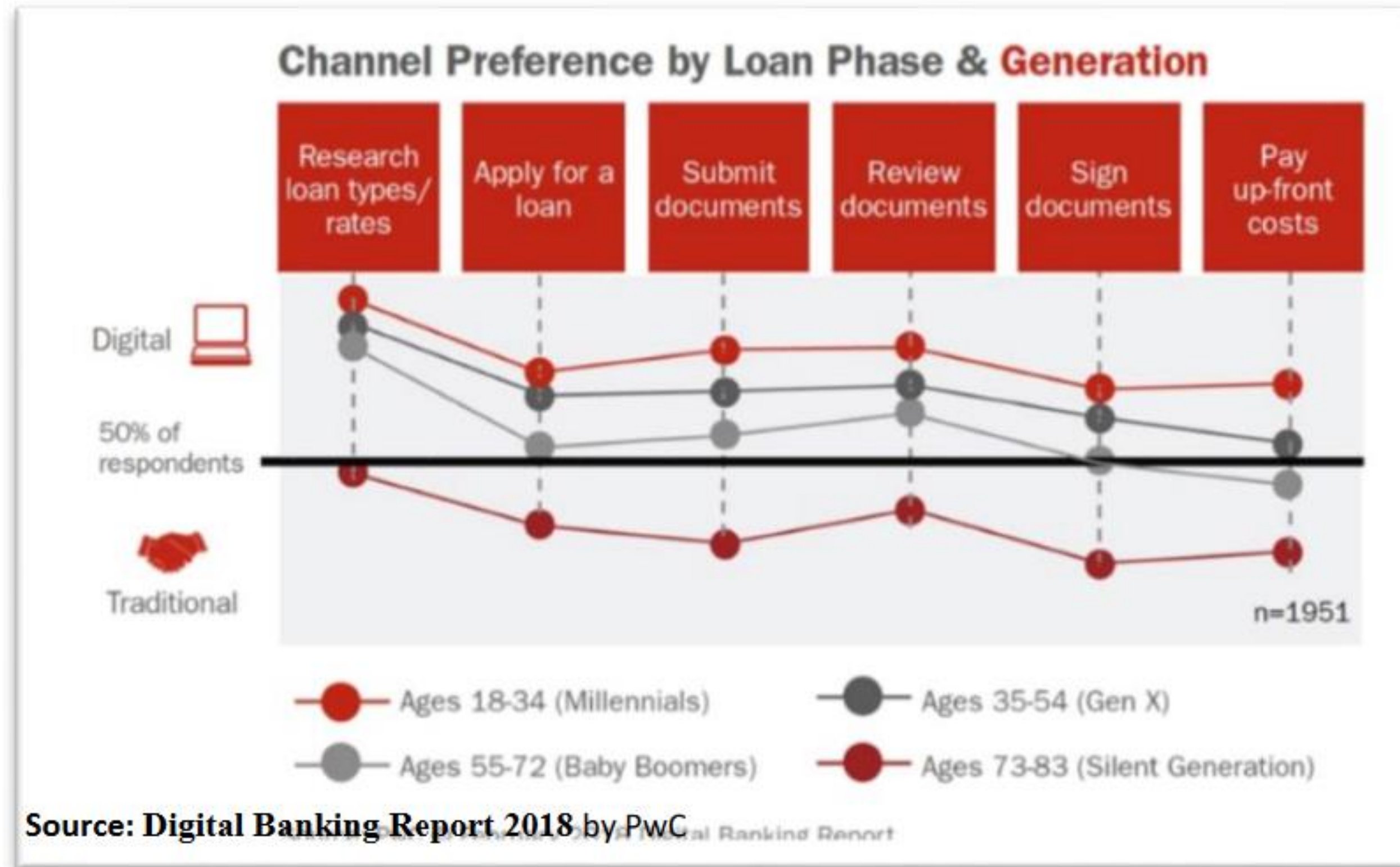# TURNKEY LENDER ENTERPRISE

One Platform - Unlimited Possibilities

Borrower profiles and behaviors are constantly changing

Channel Preference by Loan Phase & Generation

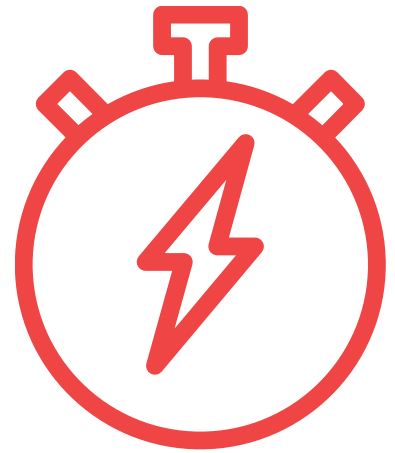Source: Digital Banking Report 2018 by PwC

- **92%** By 2025 of all **loans** will be originated **online***

- **51%** In South East Asia **SMEs Lack Credit**

- **320B Financing Gap** in South East Asia for SMEs

When it comes to financing options, no matter which demographic you target, almost all borrowers are conducting their research online.
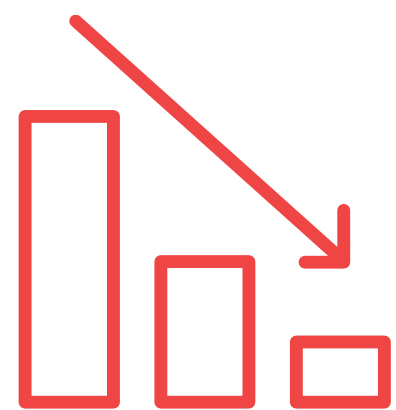
*Cap Gemini

TurnKey Lender – Global Leader in ULM

ACCELERATE LOAN DECISION MAKING

MINIMIZE NON-PERFORMING LOAN

AI POWERED

EASY TO USE WITH NO CODING
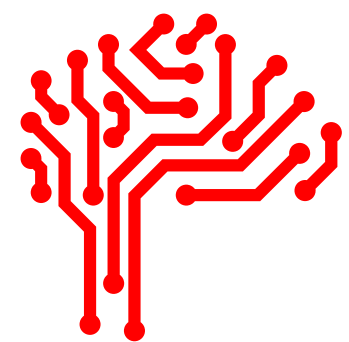
Turnkey Lender is a global leader in ULM (Unified Lending Management), it designs and develops **software products**. The company offers information technology solutions for **money lending, grant management, leasing, trade finance, SME financing.** TurnKey Lender serves customers world-wide.

ULM is a software platform that help to automate the entire lending process. It's a simple platform that **does not need any coding** and provides **multiple lending functions, approval flows, credit products for a variety of borrower profiles**. It simplifies multi-point management by providing single management and reporting for borrowers and lenders thus increasing operational efficiency rather than integrating and managing multiple products from different vendors. All solutions are built keeping **3S – Security, Stability and Scalability** in mind. ULM includes the following solution that ideally are used in tandem:

Loan Origination | Decisioning Management | Alternative & Traditional Credit Scoring| Risk Mitigation | Loan Management | Collections | Business Intelligence

ENSURING 3S & EXTREMELY FAST GO TO MARKET SOLUTION DELIVERY

TurnKey Lender is a globally recognized provider of lending, decision management and risk mitigation solutions and services.

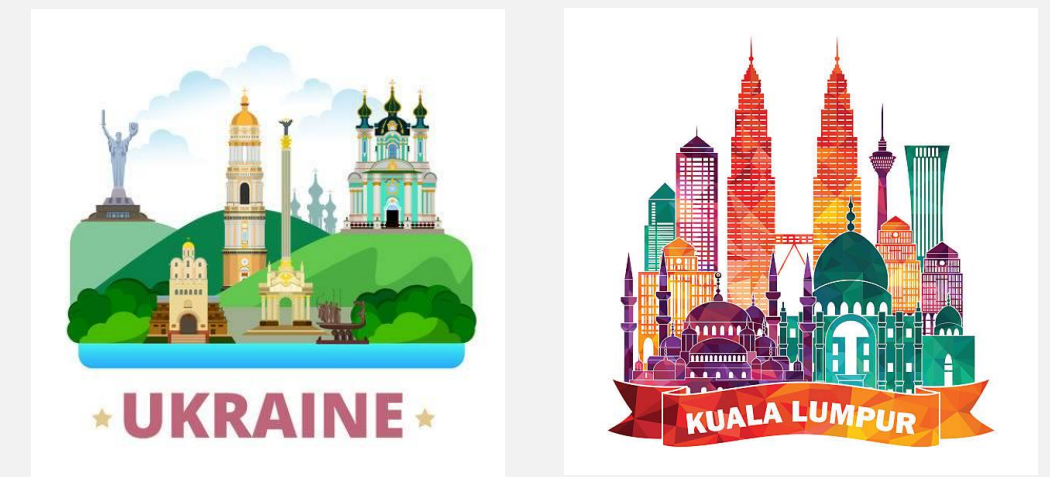Headquartered in Singapore and Backed by major and reputable investors

FINLAB

OSKVI

vertex VENTURES

MAJUVEN

Serving 100+ customers in 30 countries

Success stories – largest Singapore SME P2P, Swiss online lender and Armenian Telco

MoolahSense

RHB

eny FINANCE

VIVAcell MTS

Awards and ISO certifications

ISO 9001 CERTIFIED

LEAD AUDITOR ISO 27001 Information Security Management System

FINANCEMONTHLY Fintech awards 2018

INFOCOMM MEDIA DEVELOPMENT AUTHORITY

SINGAPORE FINTECH FESTIVAL MAS FINTECH AWARD WINNER

Credit Excellence Awards 2018 in association with QUALCO

2 R&D centers with 100 experts (Ukraine and Malaysia).

UKRAINE

KUALA LUMPUR

4.5+ starts on all major software review sites

Software Advice ★★★★½

G2 CROWD ★★★★½

GetApp ★★★★½

Capterra ★★★★½

ISO COMPANY CERTIFIED 9001:2015 QUALITY MANAGEMENT SYSTEM

ISO COMPANY CERTIFIED 27001 INFORMATION SECURITY MANAGEMENT
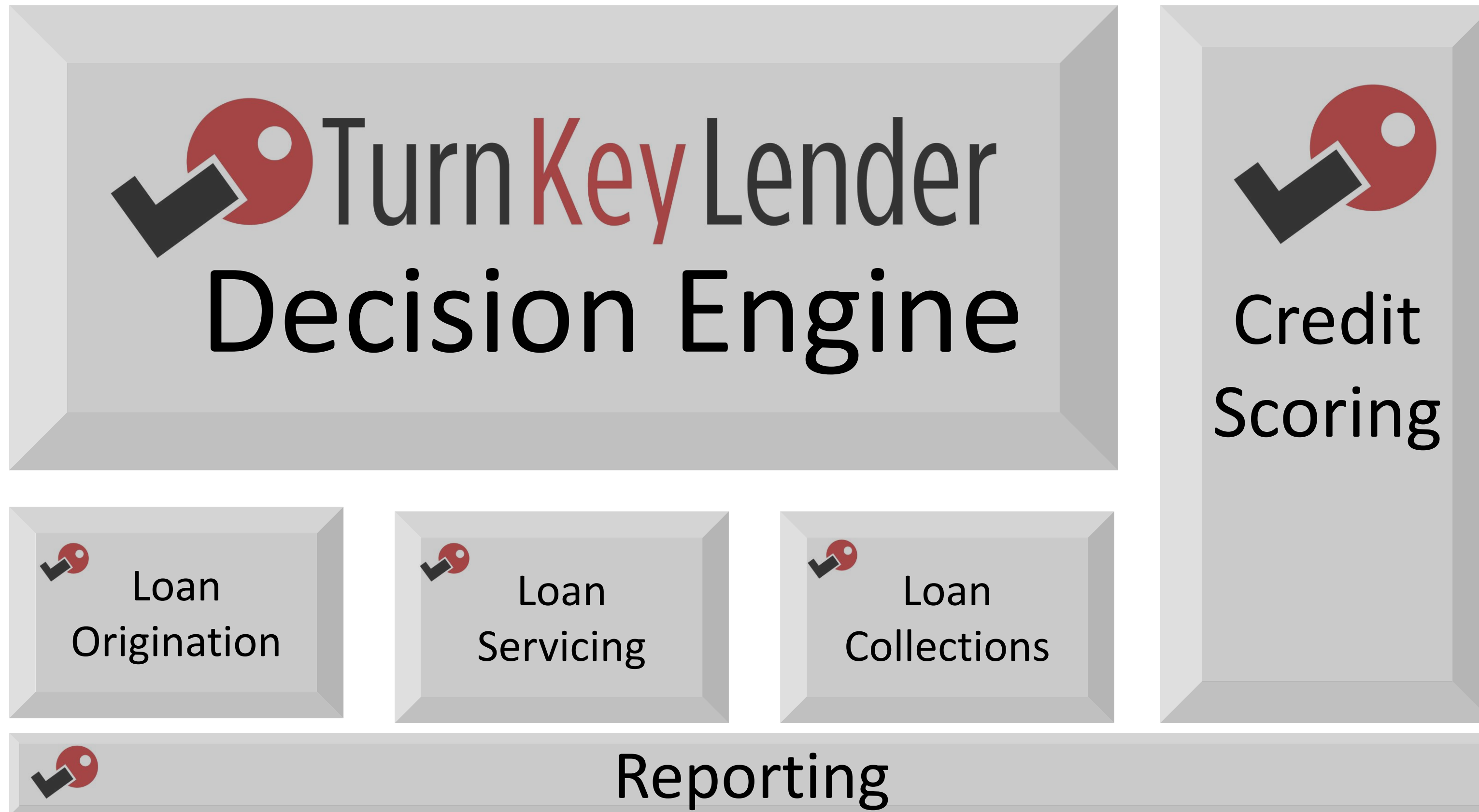
INFOCOMM MEDIA DEVELOPMENT AUTHORITY

TurnKey Lender is Ideal for Traditional and Non-Traditional Financing companies that aim to digitize the lending operations

Retail Banks

Commercial Banks

E-commerce

Multi-Finance Co.

Digital Lender

Telcom

Micro Finance

- CONSUMER LENDING
- RETAIL
- LEASE FINANCING
- TELCO
- SME LENDING
- EDUCATION LOANS
- MEDICAL& DENTAL
- AUTO LOANS
- POS INSTALLMETNS
- CORPORATE LENDING
- IN-HOUSE FINANCING
- CREDIT CARDS
- COMMERCIAL VEHICLE LOANS
- E-COMMERCE FINANCING
- FACTORING
- MONEY LENDING
- P-2-P LENDING
- MICRO-SME LENDING
- INVOICE FINANCING
- SUPPLY CHAIN FINANCING
- MORTGAGE
- MICRO-FINANCE
- AGRO FINANCING
- PURCHASE ORDER FINANCING
- WORKING CAPITAL LOAN

Integrated decision engine

TurnKeyLender
Decision Engine

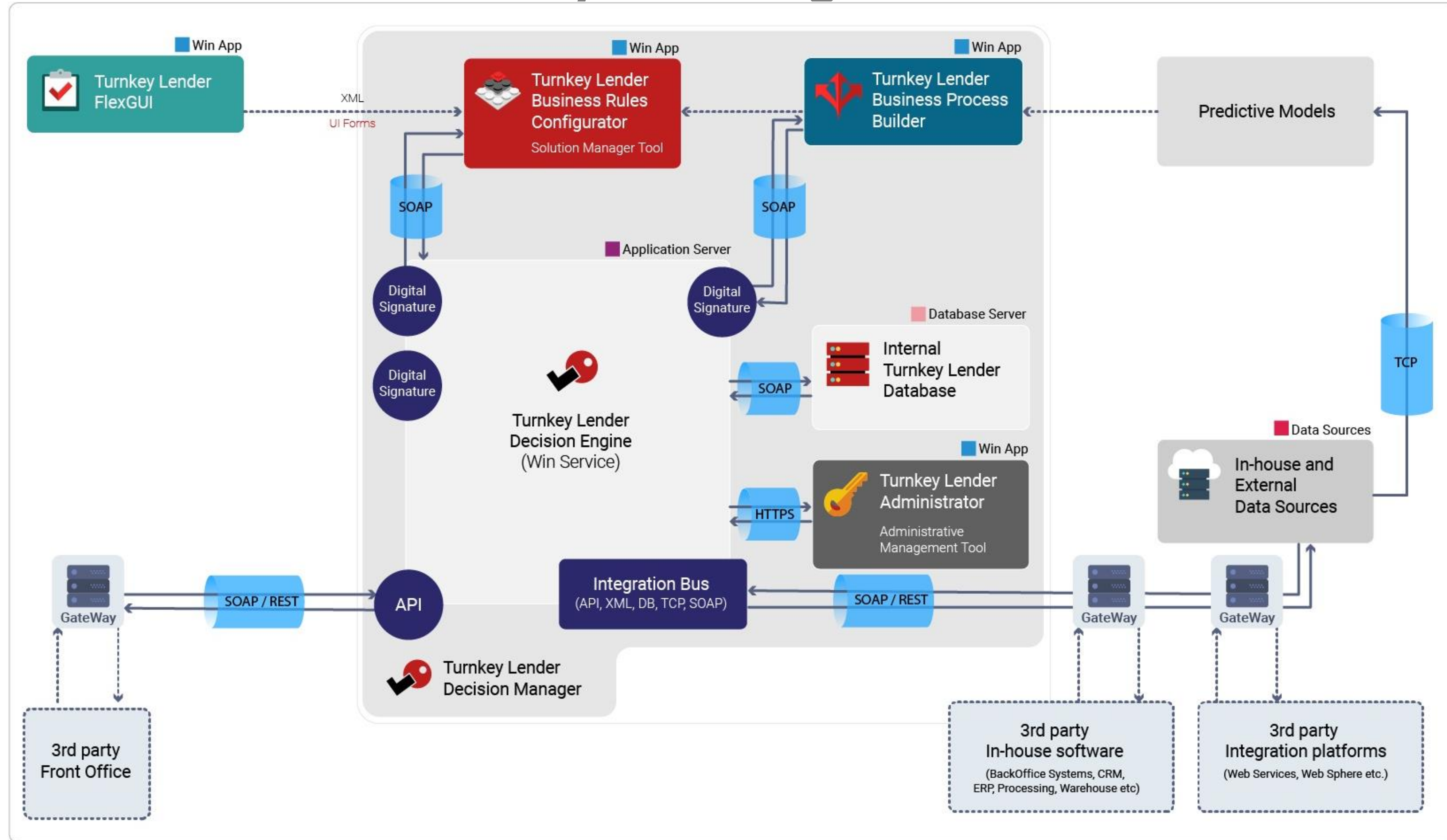## Credit Scoring

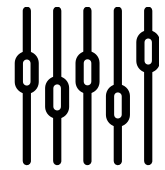| Loan Origination | Loan Servicing | Loan Collections |

Reporting

- Custom credit models based on product and customer segment

- Segmentation Strategies

- Implement business/decision rules with ease

- Multi-dimensional tables, including product, loan amount credit limits

- Champion/Challenger approach
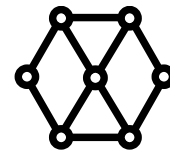
- Modular approach

- Highly secure

System Diagram

Turnkey Lender has a wide range of features that enable your company to **optimize the entire lending process**

Customizable modules

API integration

Collateral evaluation

Integrated score card

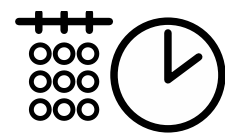Third party data checking from credit bureau
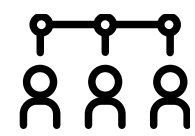
Cloud-based system

Artificial Intelligence

Anti-fraud security system

Turnkey Lender has a wide range of features that enable your company to **optimize the entire lending process**

Automated reminder for collection

Assigned role/limits for loan officers

Action planning for loan collection

Borrower evaluation report

Executive dashboard

Loan officer performance monitor

Report extraction

Thank you