



# Lending with **INTELLIGENCE**

April 2020

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## Fully Licensed from Financial Services Authority (OJK)

Committed to Enabling Prosperity Through  
the Community, and Building Healthy  
Ecosystem





**PERUSAHAAN FINTECH LENDING  
BERIZIN DAN TERDAFTAR DI OJK**

**PER 30 SEPTEMBER 2019**

☒ Izin Usaha      ☐ Terdaftar

Nomor	Nama Platform	Website	Nama Perusahaan	Surat Tanda Berizin/Terdaftar	Tanggal	Jenis Usaha	Sistem Operasi
1.	Dompetku	<a href="http://id.dompetku.co.id">http://id.dompetku.co.id</a>	PT Pos Indonesia Posnesia	KSP-49/20-05/2017	06 Juli 2017	Komersial	Android
2.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Dompetku Radika Jaya	KSP-47/20-05/2019	17 Mei 2019	Komersial	Android
3.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Dompetku Mitra Fintech	KSP-46/20-05/2019	17 Mei 2019	Komersial	Android
4.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Indo Fintech	KSP-47/20-05/2019	17 Mei 2019	Komersial	Android
5.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Creative Mobile Indonesia	KSP-46/20-05/2019	17 Mei 2019	Komersial	Android
6.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Toko Mitra Mitra Uda	KSP-46/20-05/2019	17 Mei 2019	Komersial	Android
7.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Digital Alpha Indonesia	KSP-46/20-05/2019	17 Mei 2019	Komersial	Android
10.	<b>Kredit Pintar</b>	<a href="http://kreditpintar.co.id">http://kreditpintar.co.id</a>	PT Kredit Pintar Indonesia	KEP-83/D.05/2019			
11.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Astra Wadah Digital Asia	KSP-46/20-05/2019	17 Mei 2019	Komersial	Android
12.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Dompetku Mitra Fintech	KSP-46/20-05/2019	17 Mei 2019	Komersial	Android
13.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Astra Wadah Digital Asia	KSP-47/20-05/2019	17 Mei 2019	Komersial	Android
14.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Dompetku Mitra Fintech	KSP-46/20-05/2019	17 Mei 2019	Komersial	Android
15.	Dompetku	<a href="http://www.dompetku.co.id">http://www.dompetku.co.id</a>	PT Dompetku Mitra Fintech	KSP-46/20-05/2019	17 Mei 2019	Komersial	Android



## Executive Summary

- **Kredit Pintar** is a world-class Artificial Intelligence technology company with a strong focus on FinTech.
- Our intelligent lending platform **Kredit Pintar**, connects lenders with high-quality Indonesian borrowers. Lenders receive double-digit annualized rate of return on the total amount of loans committed.
- Loans are risk managed with our leading technological capabilities, credit structuring, and on-the-ground loan collection team.



Credit Scoring Technology



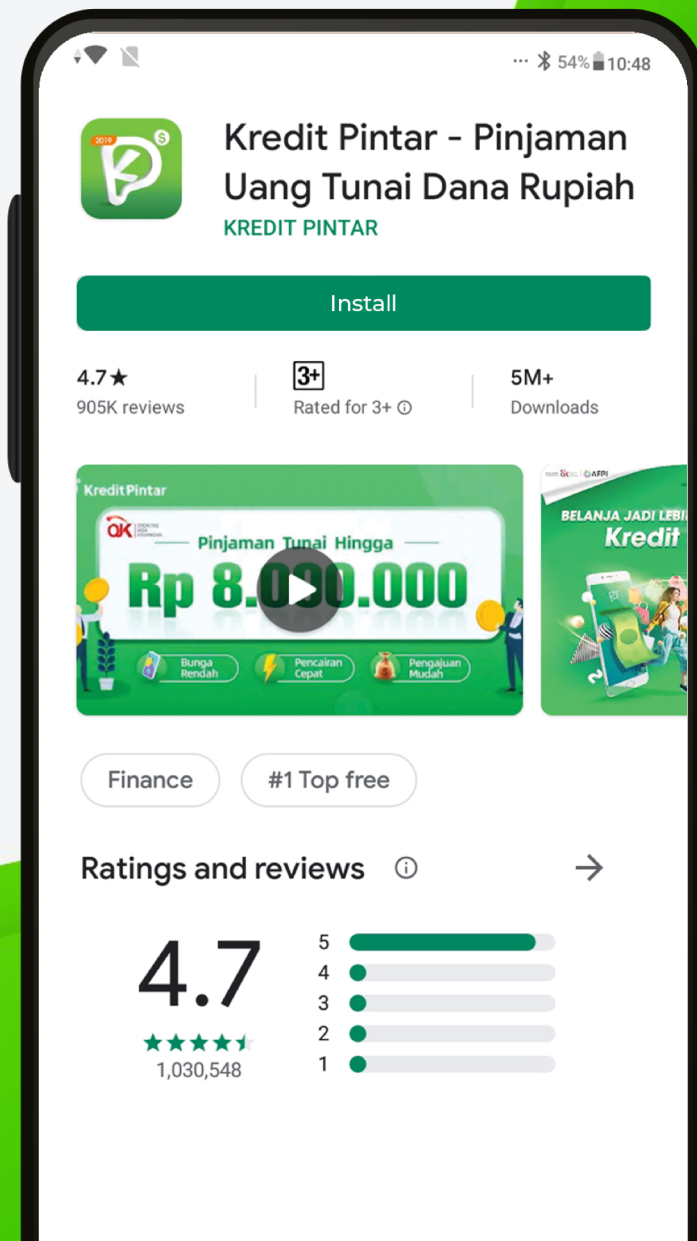
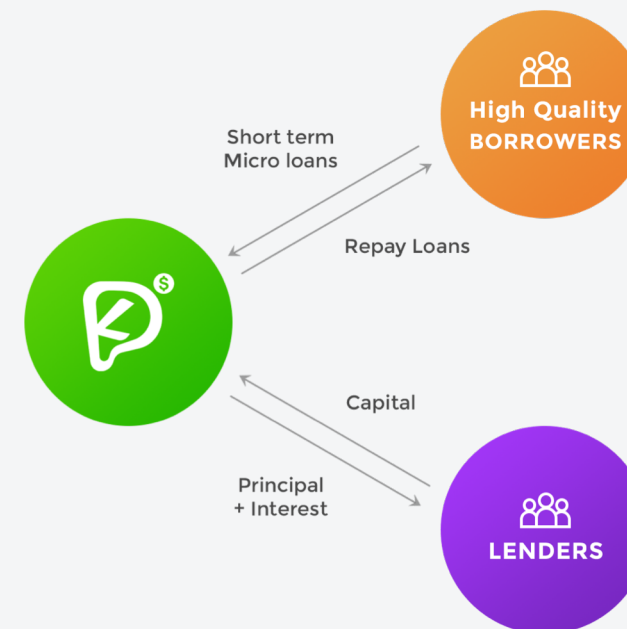
Proprietary Algorithm & AI Capabilities



Big Data Risk Control

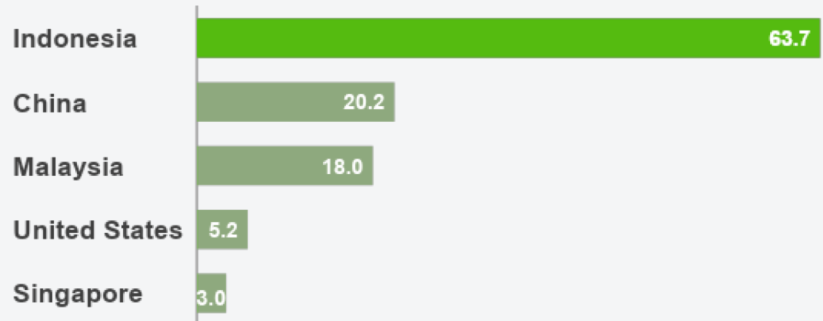


Fraud Detection



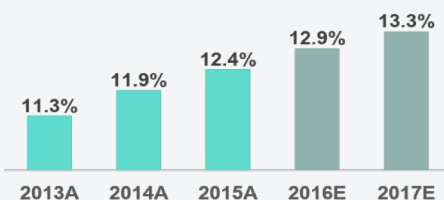
# How we capture the Financial Inclusion Opportunity

- Southeast Asia is expected to be **the fastest growing mobile internet market in the world** (~ 480 mm total users by 2020), with Indonesia being one of fastest growing nations in the world
- However, **63.7%** of adults over the age of 25 **do not** have a bank account in Indonesia.

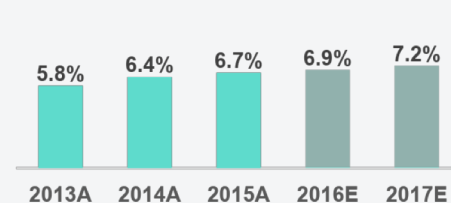


- And **consumer credit penetration remains low** in Southeast Asia

Southeast Asia



Indonesia



**Kredit Pintar**, our lending platform, is uniquely positioned to fill in the **consumer funding gap**.

## Retail Credit Loan Customer Segmentation



### Banks

- Credit Card
- Mortgage



### Banks / Multi-finance Companies

- Car / Motorcycle Loans
- White good Loans
- Cash Loans

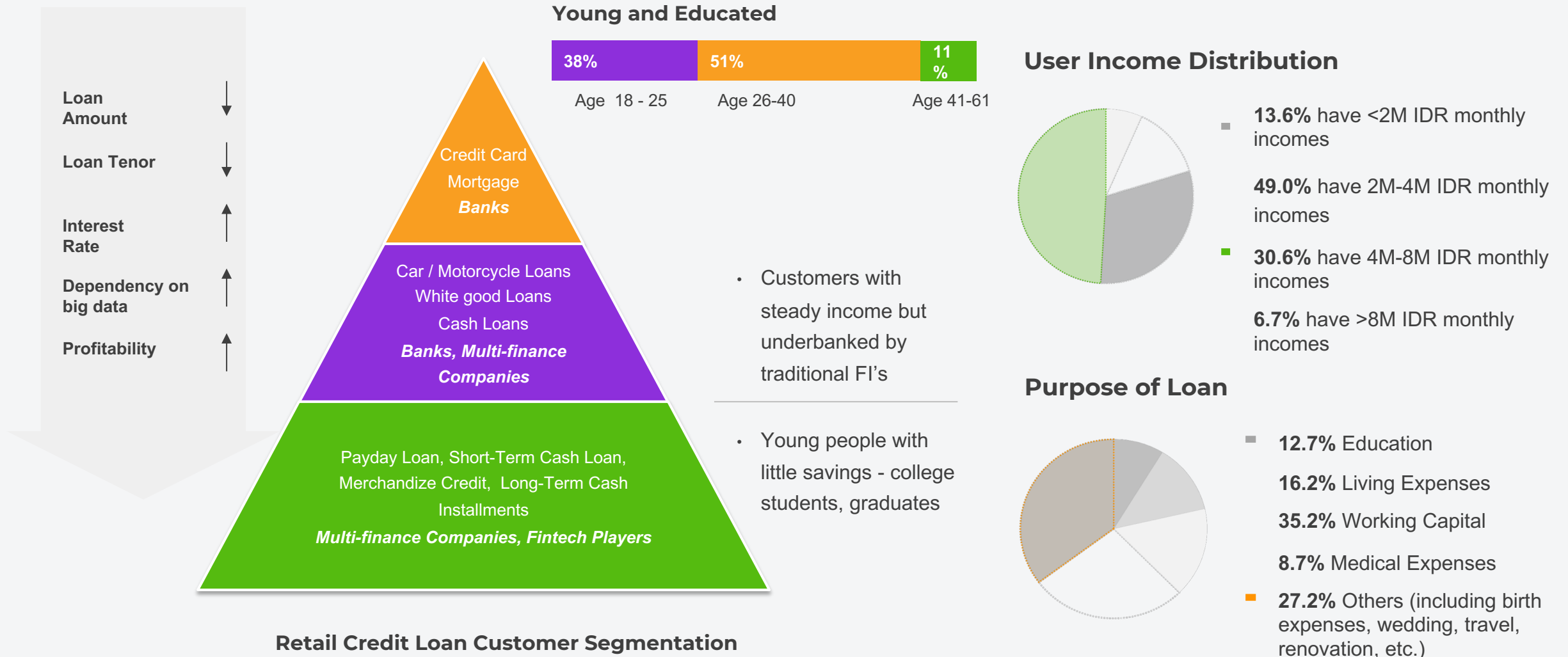



### Kredit Pintar

- Payday Loan
- Short-Term Cash Loan

# We focus on a Great Variety of Consumer Segments that are Significantly Undeserved by Traditional Financial Institutions

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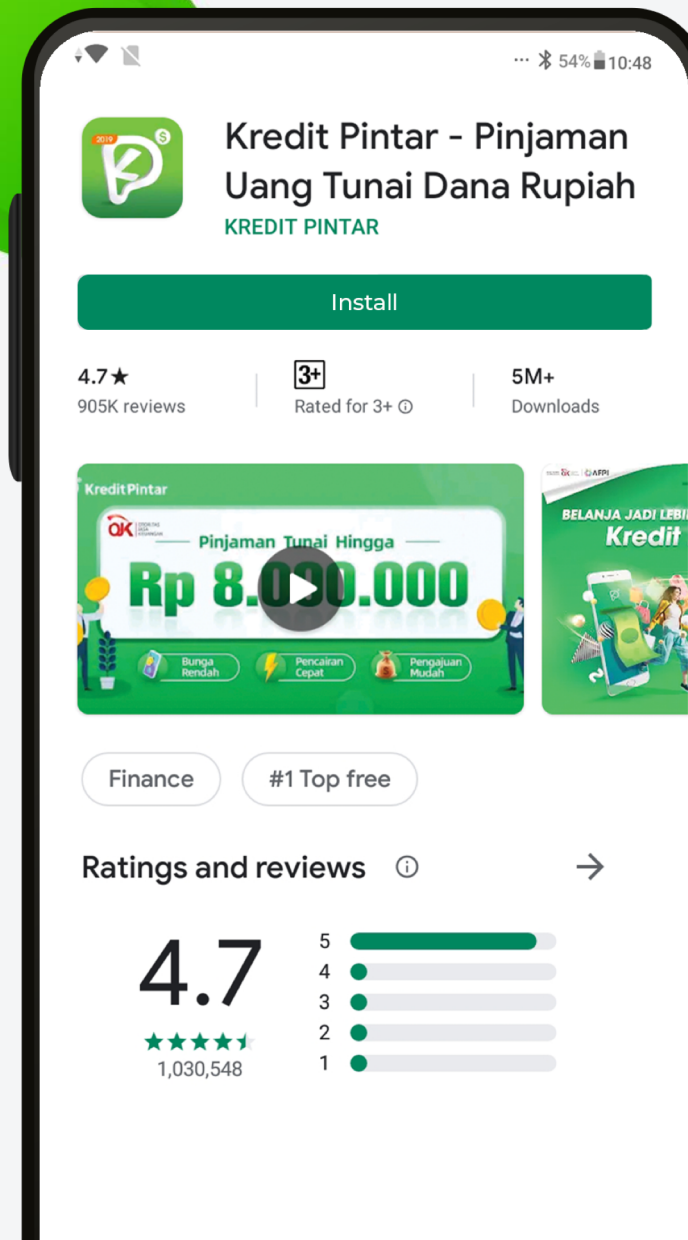


**Kredit Pintar** (soon to be ATOME )

Top Consumer Lending App in SEAsia

**#1 ranked** consumer lending app in Indonesia Google Play Store.

Downloaded more than **10 million times**.



## Strong Brand Established with Extensive Media Coverage





February 2019



FROM



May 2019



FROM



August 2019



FROM



September 2019



FROM



# Value Proposition



## Leading Technological Capabilities

Kredit Pintar lends intelligently. We have world-class, in-house AI technologies that cherry-picks high-quality consumer borrowers.



## High Returns

Lenders receive double-digit expected annualized rate of return.



## Superior Risk-Rewards

We provide credit enhancement structures that suits the risk appetites of institutional lenders.



## Scalable Technology

Our technology can handle the potential loans growing over the next 5-10 years.



## Iterative Machine Learning

Our predicted loss rate is very accurate because of the loan's short tenor. Our scientists receive data feedback from every loan batch and re-train the model.

# Our Centric Data Solution Covers the Full Loan Cycle

- Kredit Pintar uses the next-generation big data platform and AI technology throughout the full lending cycle
- Telcos and traditional financial institutions have an essential role in developing AI technology in the future

## Manajemen Risiko



Aktifitas O2O  
Device / mobile  
Social network  
Blacklist  
Pemerintah

Telekomunikasi  
E-commerce  
Biro kredit  
Identitas

Telekomunikasi  
Transaksi perbankan  
Biro kredit  
Pembayaran

**Anti  
Penipuan**

**Penilaian  
Kredit**

**Pinjaman  
Proaktif**

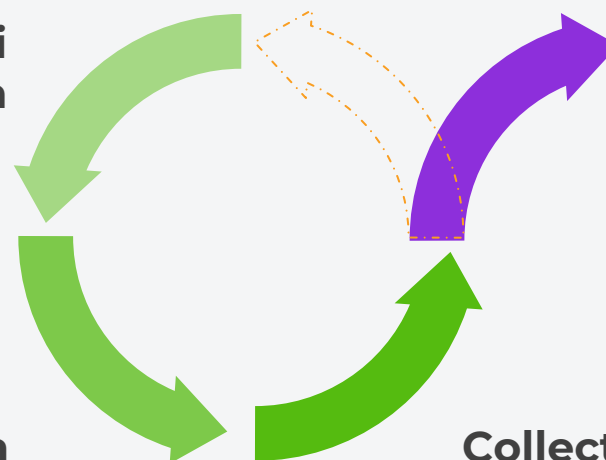


**Akuisisi  
Pelanggan**

**Collection**

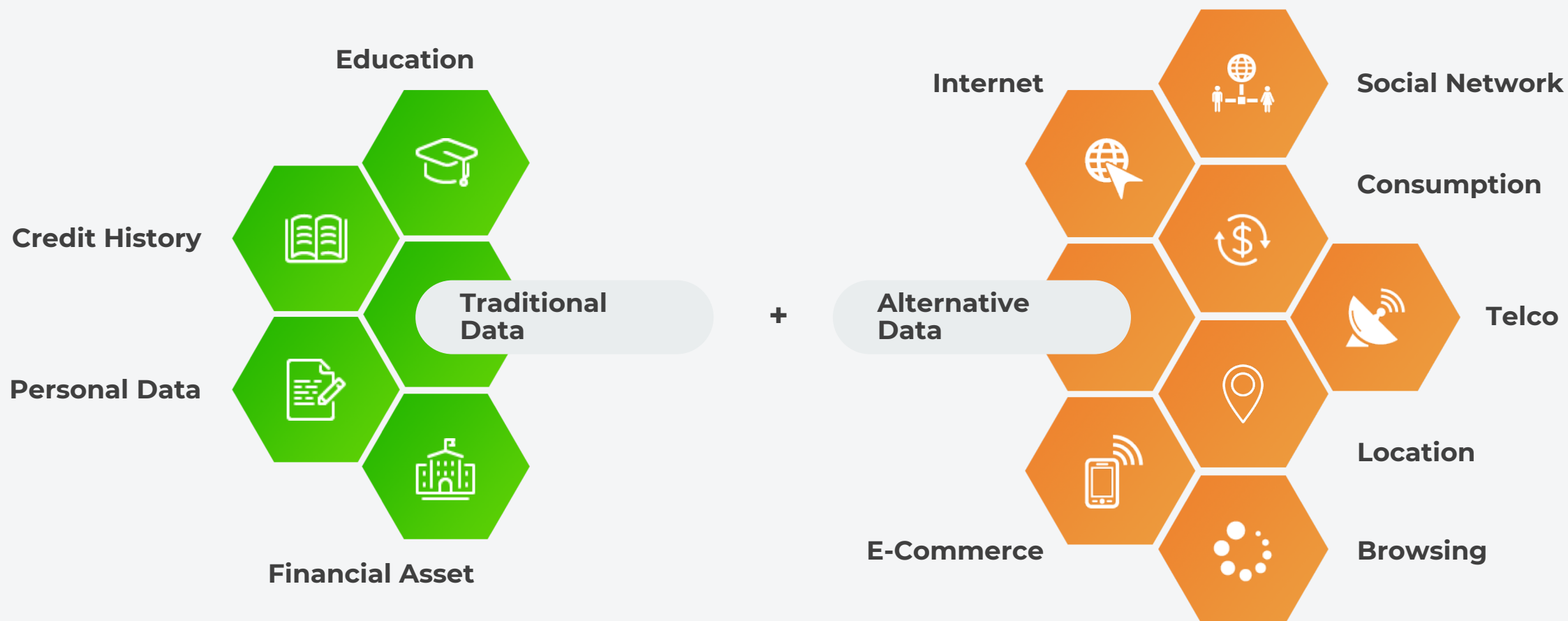
Telekomunikasi  
E-commerce  
Aktifitas O2O  
Social network

Telekomunikasi  
E-commerce  
Pemerintah  
Identitas

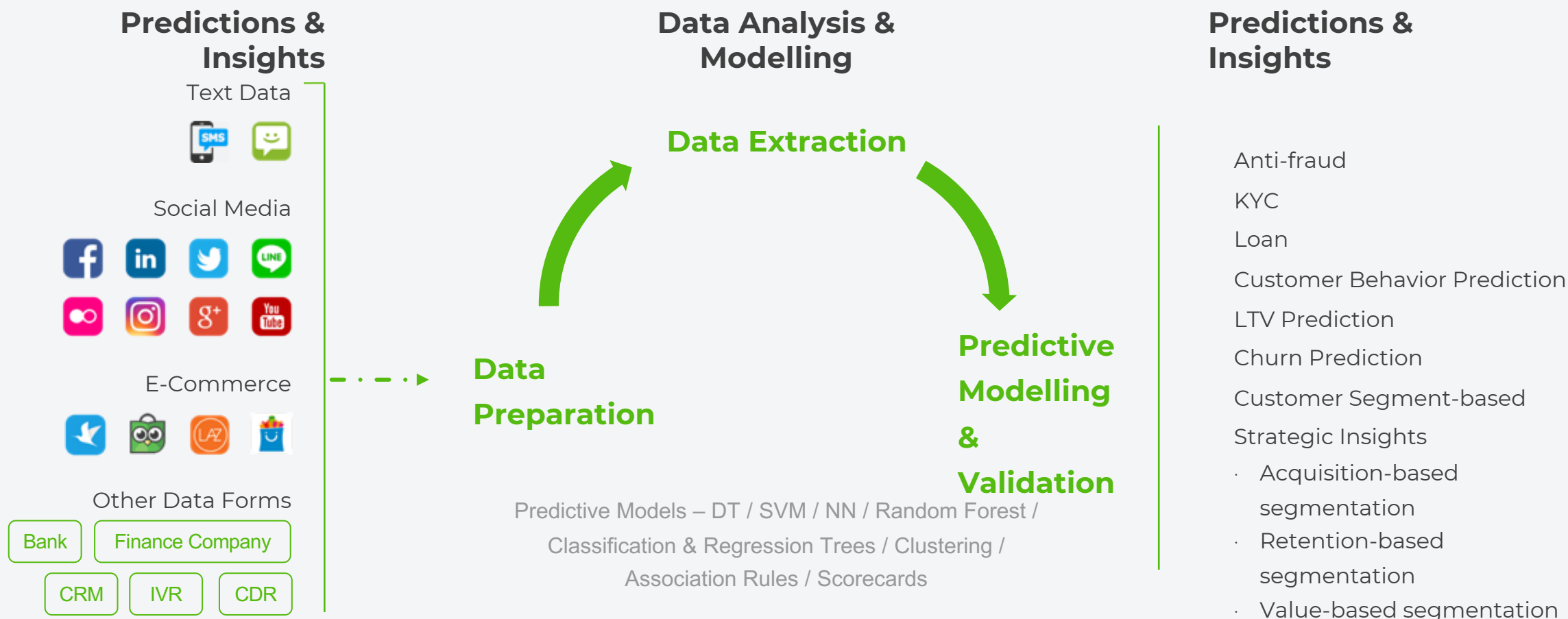




# A New Generation of Anti-Fraud and Credit Assessment Solutions

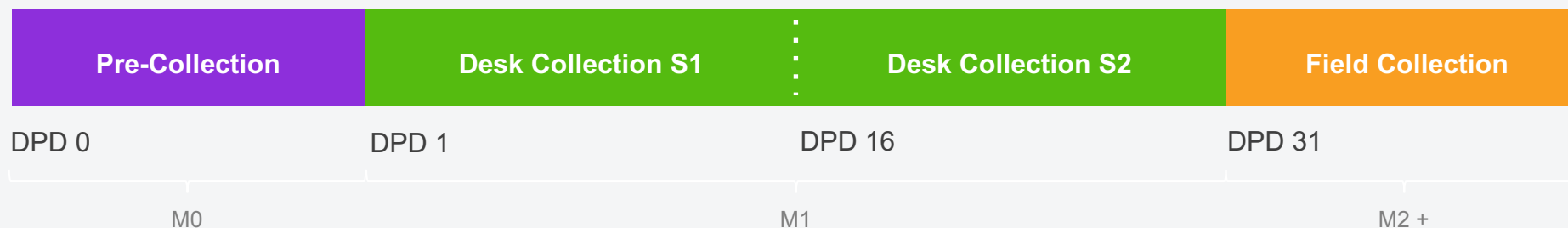


# AI Architecture Prediction

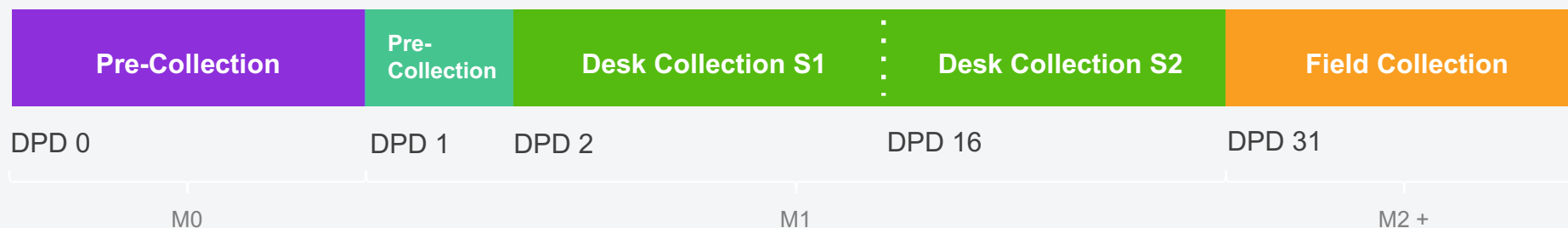


# Best in Business Collection Strategy

First Order



Repeat Order



## Pre Collection (PC)

SMS Reminder (since DPD -2)  
Call Reminder  
WhatsApp Reminder

## Desk Collection (DC)

Tele-Collection  
SMS Collection  
S1 (Soft Script + High Frequency)  
S2 (Hard Script + Low Frequency)

## Field Collection (FC)



Residential Address Visit  
Work Address Visit  
Legal Address Visit  
GPS Address Visit

## WhatsApp Collection (WC)

WhatsApp Message  
WhatsApp Call

# ATOME PH

# ATOME PH – A Financing Company Licensed by SEC Philippines



**About Us**  
What We do

**Online Services**  
Name verification  
CTC of documents

**Forms and Fees**  
Registration Application  
Forms  
Fees and Annexes

**Reportorial Requirements**  
Regulatory Compliance

**Laws, Rules, Decisions and Resolutions**  
Relevant to the SEC

**FAQs**  
Frequently asked questions

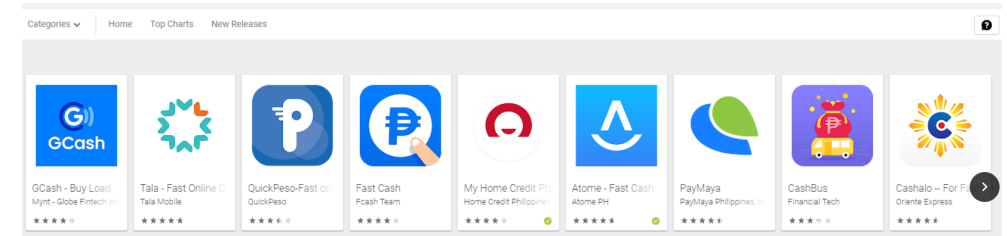
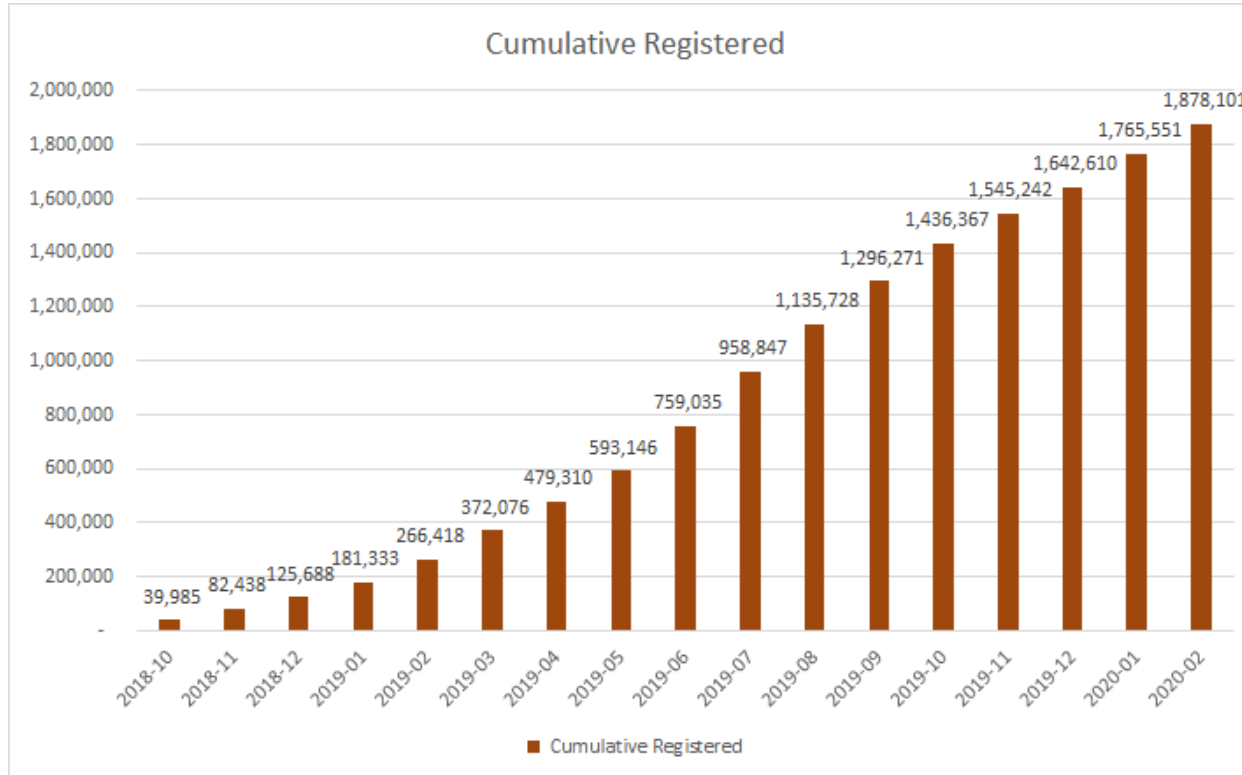
Today is August 14, 2019Home » Lending Companies and Financing Companies » List of Financing Companies

**Lending Companies and Financing Companies**  
  
Lending Companies and Financing Companies  
  
Functions and Responsibilities  
  
Relevant Laws and IRRs  
  
SEC Issuances  
  
Procedures, Submission, and Monitoring

**List of Financing Companies**  
**As of December 31, 2018**  
***This list of Financing Companies, with Certificate of Authority (CA), subject to amendment/updates.***  
*In searching for the name of certain Financing Company, please use the 'Ctrl+F' function.*

FINANCING COMPANY NAME	
449	NEGRENSE FINANCE & CREDIT CORPORATION
450	NEO ASIAN FINANCE & LEASING CORP.
451	NEPTUNE FINANCE CORPORATION
452	NEURONCREDIT FINANCING COMPANY INC.
453	NEW HORIZON FINANCE CORP.

# Satisfied Customers



**# 6 ranked consumer finance app in PH**  
**Google Play Store** (as of Jan. 2020)

