



An innovative online financial services provider in APAC region



March 2020

agenda

01 Overview
of Cashwagon

02 Products

03 Processes

04 IT front
and back

05 Success
factors

06 Executive
team

overview of cashwagon

Founded in 2017 by an international team of highly-skilled professionals with extensive experience in the Asia and Pacific region.

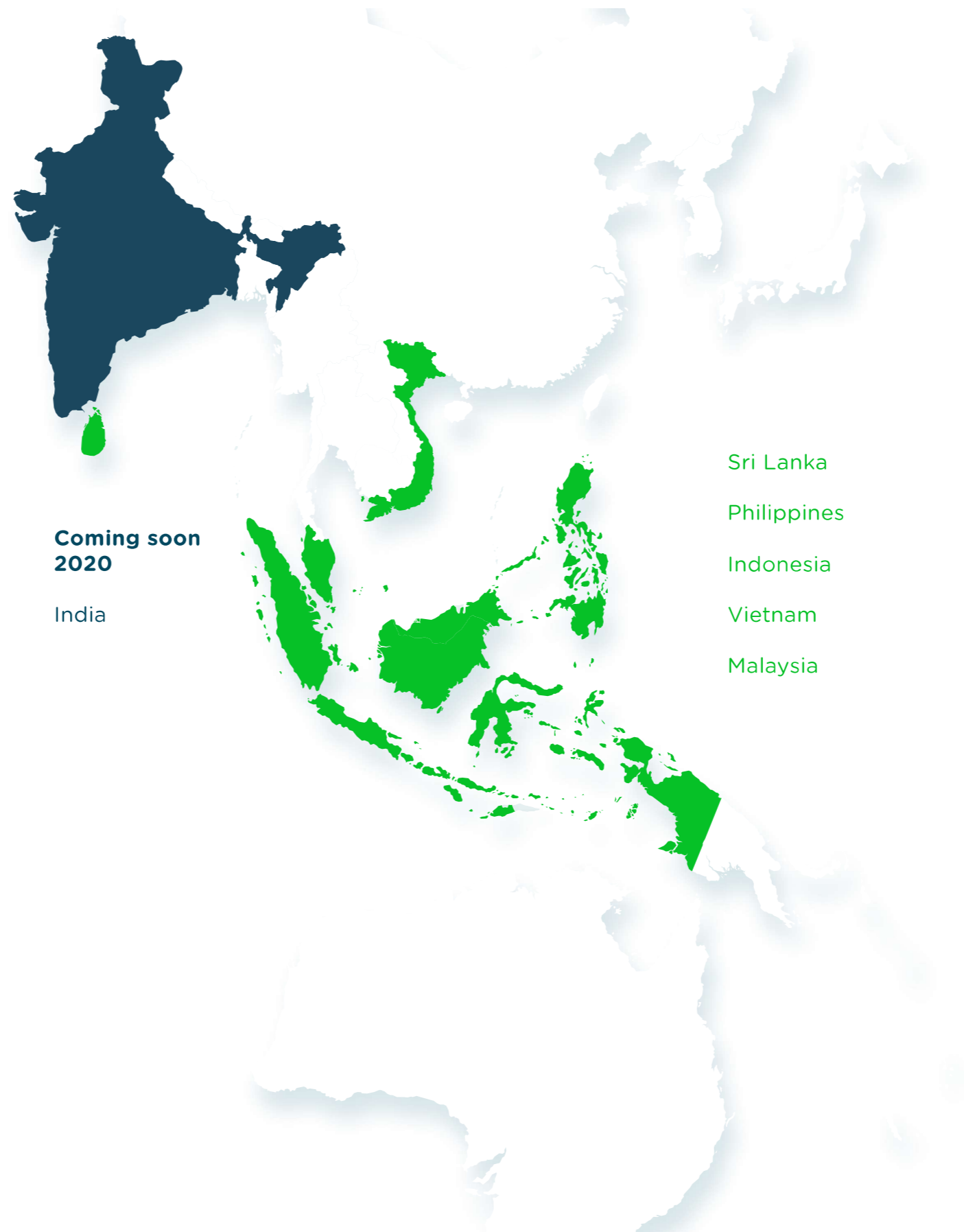
Cashwagon is a Singapore-based, IT solutions and FinTech services provider. The company is spearheaded by international industry professionals with significant experience in both fields.

We develop and maintain financial technology products to meet the demands of today's online culture.

Our IT system helps facilitate online applications, processing, scoring, contract execution, and loan disbursement, including Know Your Customer system (KYC), Payroll Management, and Data Protection.

Plans

Our business is operating successfully in five countries — Sri Lanka, Indonesia, Vietnam, Malaysia, and the Philippines. New countries will be launched soon, including India and Myanmar. We have our sights set on becoming the biggest online financial services provider in the APAC region.



Facts

5
countries
launched

>1 340 000
loyal clients

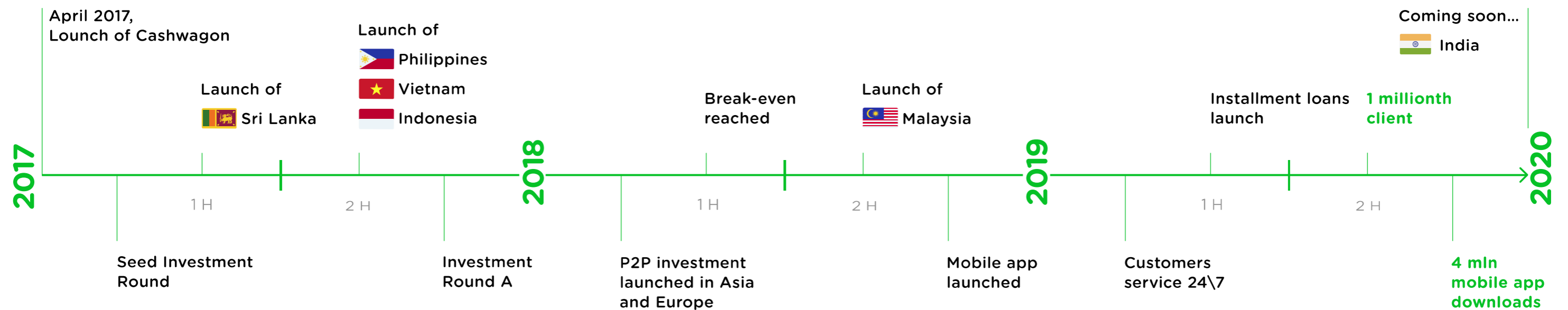
>5 040 000
issued loans*

>60%
repeat loans

* loans issued by
lending partners

historical growth

Our standardized launch procedure and scalable IT infrastructure allow us to enter new markets quickly at relatively low costs. Five markets were launched, India is at pre-launch stage.



mission

Financial freedom for everyone.

our goal

To provide the people of Southeast Asia with the fastest and easiest access to a wide range of innovative financial products.



our vision

To lead the way towards a new future of consumer finance in Asia, where people's lives are made happier thanks to easy and fast access to credit.

available
markets

Sri Lanka

>273 000
loyal clients
>988 000
loans issued*
>240
employees

Philippines

>305 000
loyal clients
>1 129 000
loans issued*
>170
employees

Indonesia

>377 000
loyal clients
>1 502 000
loans issued*
>180
employees

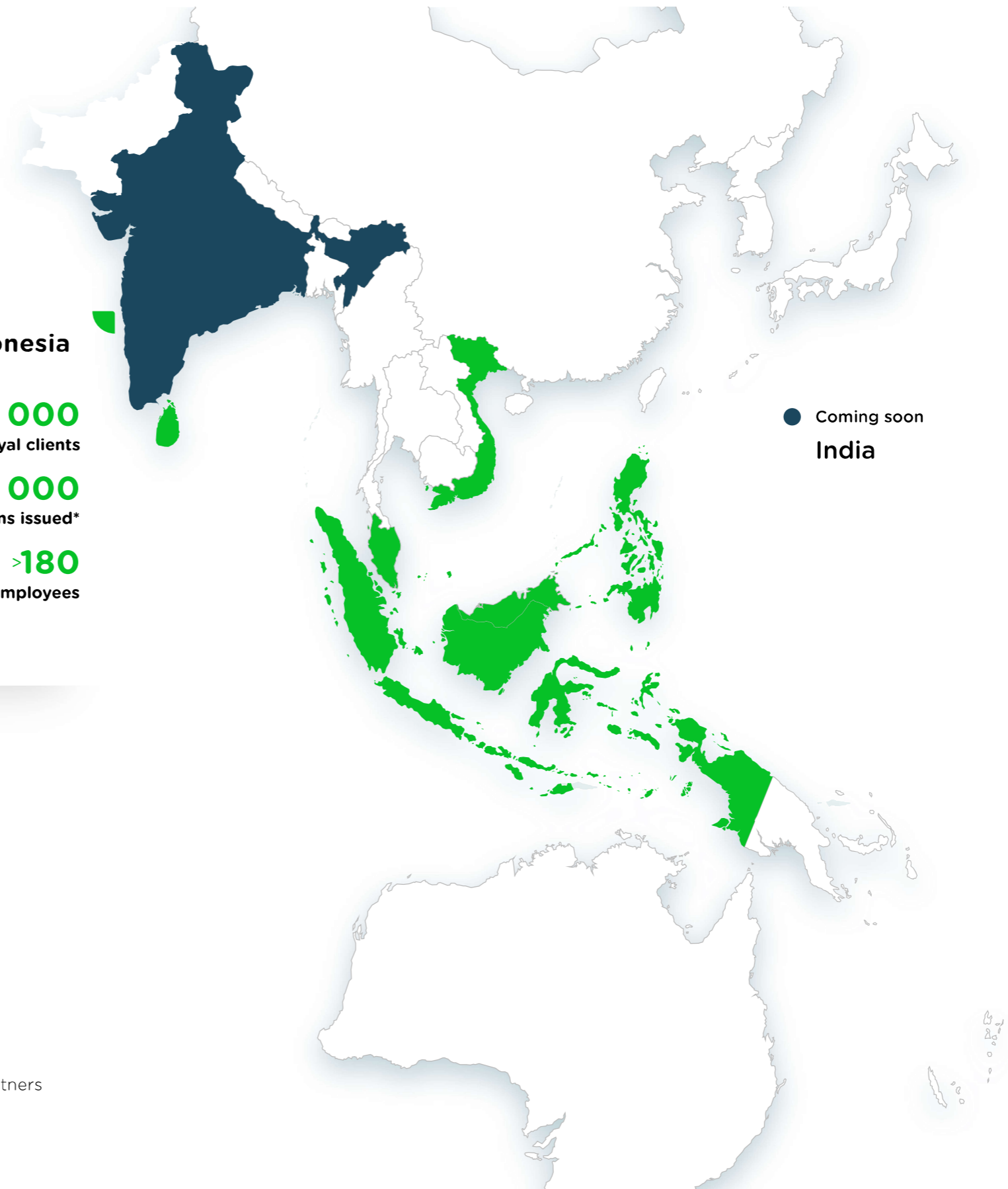
Vietnam

>355 000
loyal clients
>1 312 000
loans issued*
>230
employees

Malaysia

>24 000
loyal clients
>85 000
loans issued*
>50
employees

* loans issued
by lending partners



customer profile

Through digital acquisition channels, we build lasting relationships with primarily young borrowers who have no credit history yet.



47 %
Women



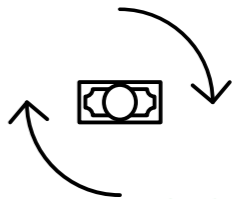
53 %
Men



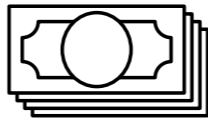
22-30
years



83 % 17 %
mobile desktop



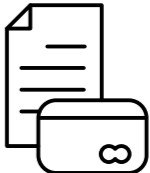
>60 %
repeat loans



250-500
income USD per month



Towny
big city resident



Bank account
users



Secondary
education



Facebook
active Internet and social network user



Employed
blue self- white
collars employed collars

product structure

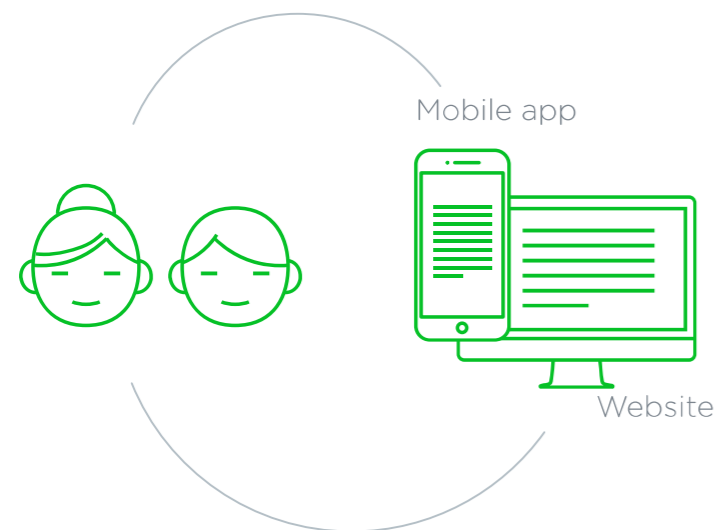
	Single payment loan*	Repeat SPL	Installment loan	future product e-POS loan	future product Revolving loan
Loan amount	30-160 USD	60-300 USD	100-1 000 USD	up to 1 000 USD	up to 1 000 USD
Term	10-40 days	10-40 days	2-6 months	3-12 months	24 months
Average loan size	45 USD	100 USD	450 USD	200 USD	120 USD
Fee structure	Single fee payable at maturity	Single fee payable at maturity	Monthly instalments	Monthly instalments	Minimal % of outstanding balance
Distribution channels	<ul style="list-style-type: none">• Multi-screen websites• Mobile app (Android)• Telemarketing	<ul style="list-style-type: none">• Multi-screen websites• Mobile app (Android)• Telemarketing	<ul style="list-style-type: none">• Multi-screen websites• Mobile app (Android)• Telemarketing	<ul style="list-style-type: none">• Multi-screen websites• Mobile app (Android)• Telemarketing	<ul style="list-style-type: none">• Multi-screen websites• Mobile app (Android)• Telemarketing
Additional information	<ul style="list-style-type: none">• Tenure extension is available if fees are paid	<ul style="list-style-type: none">• Tenure extension is available if fees are paid	<ul style="list-style-type: none">• Option to postpone scheduled repayment for a month	<ul style="list-style-type: none">• Loan to purchase (buy) goods via e-commerce platforms (shops)	<ul style="list-style-type: none">• Option to extent for the next year• Limit increase for customers with good payment history

*hereafter – SPL

lending process

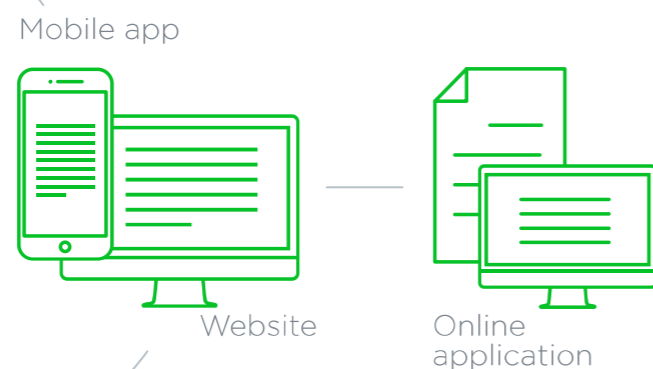
Cashwagon has created a solid, easily scalable, multi-level credit factory that covers all stages of the process: from application, scoring, and credit decision to final money disbursement.

Customer



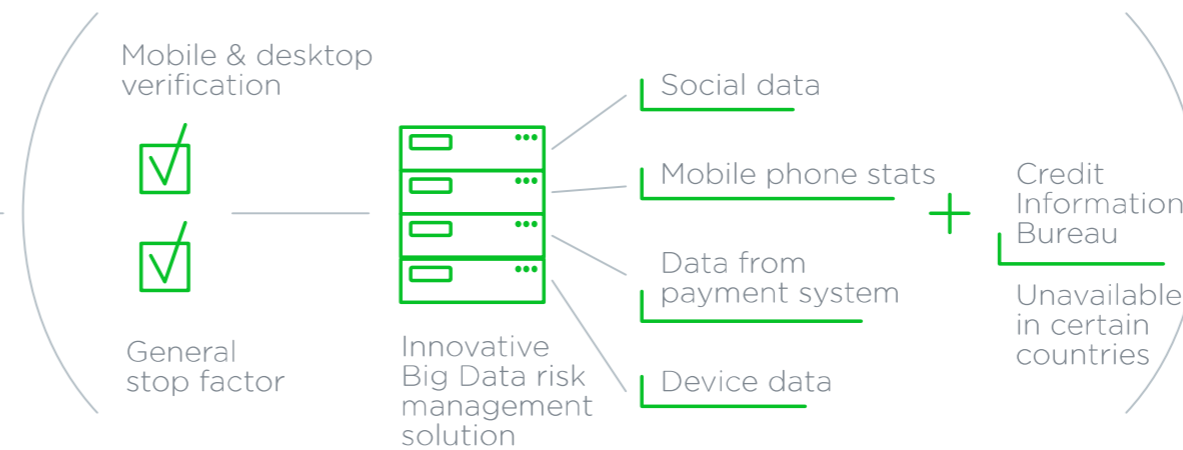
Potential customers receive product offers via integrated advertising campaigns with a big focus on digital communication channels.

Channels



We have a full range of interfaces and touchpoints that allow us to interact with customers in a way that is most convenient for them.

Applying

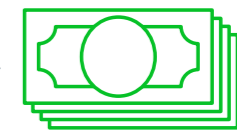


Our application process requires to fill very few fields. It lowers the barrier to entry for new customers.

Decisioning

We analyze hundreds of data points in our underwriting process to issue loans profitably despite limited credit history.

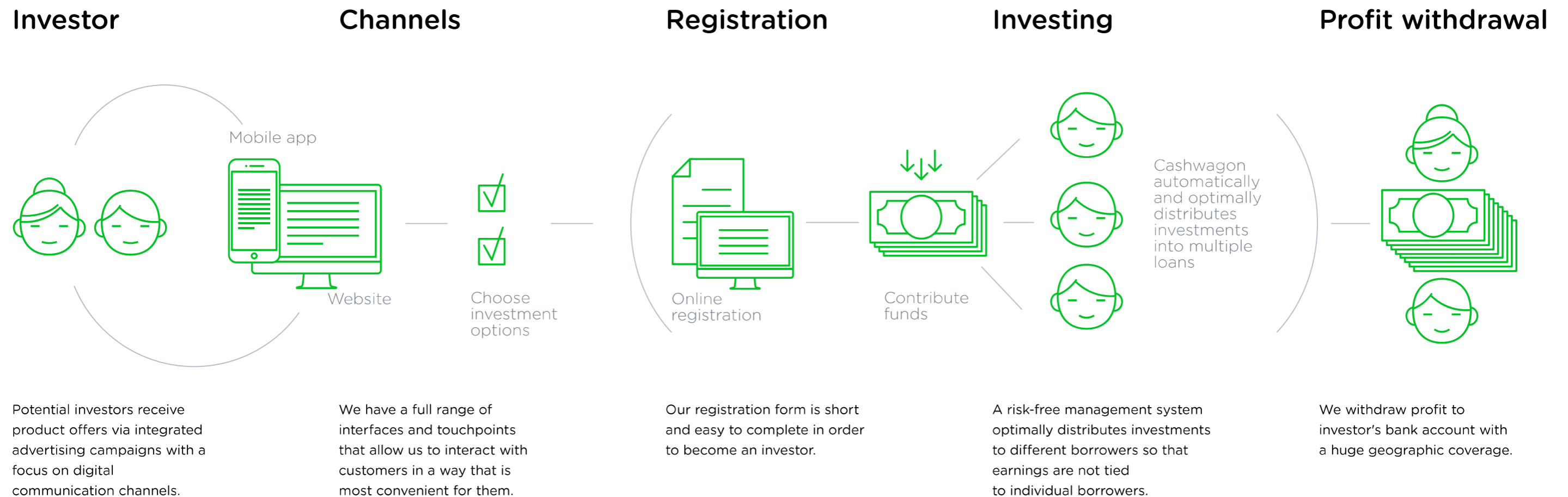
Loan issuance



We issue our loans into customers' bank accounts or cash them out through alternative local network partners (payment systems) with a huge geographical coverage.

investment process

Our investment process is fully automated.
This allows an investor to choose an optimal
product and to minimize risks
(for eligible countries only).



user interfaces

Our touchpoints cover all the digital front-ends: web, mobile, and messengers. User interfaces are being constantly optimised to improve sales effectiveness and conversions through the sales funnel.



Our loan calculator provides a quick understanding and summary of our products.

Responsive web design adapts to mobile and tablet resolutions.

Here is **special offer** just for you!

The first loan is Free!

PHP 8 000

First loan for Free!

10 days Total repayment **PHP 8 000**

Take money!

PHP 12 000

Will be available after first loan

28 days Total repayment **PHP 15 200**

PHP 16 000

Will be available after first loan

14 days Total repayment **PHP 18 200**



We communicate in a simple way.

Localized mobile applications are also available.

cashwagon

Instant cash loans

Up to **PHP 50 000** for 30-180 days disbursed in 1 hour



The short application form is a hook that allows us to capture data and create leads with minimal effort.

cashwagon

PAY BACK FAQ BLOG CONTACT US

En Sign in

Instant cash loans

Up to **50 000 php** for **30-180 days** disbursed in 1 hour

You don't need to confirm income, bring references, visit our office. Only the minimum required documents.

Get money now!

Watch a video on how to take loans on our website.

Mother's day

Make a gift to your mom on holiday

Show more

+500

Locations to pay back your loan by Payoo

Show more

Payoo

Win new iPhone X

Take a loan today and win iPhone

Show more

Need to pay your education?

We have a special loan for you

Show more

4 easy steps to get a cash loan and pay it back

IT platform

Cashwagon uses a self-developed BMP (CW CRM) solution fully tailored for online processes as a core of the IT system. While it is already integrated with a number of local providers, new integrations take less than a month, which allows us to expand rapidly into new markets.

Fast deployment platform for mobile apps.



Fully adaptive website design for mobile devices.



The operator's actions are recorded and all operational reports are available to managers online.

IT infrastructure



We built a solid server infrastructure with diversified architecture. The elements are located in several data centers across Asia-Pacific, monitored and supported 24/7.

Front Layer

Mobile app

Website

Contact center

Middle Layer

Decision making

- Core
- BPM
- Product factory

API

Back Layer

Collection system

Service desk system

GL systems
Local systems

Global & Local

IP Telephony providers

SMS operators

External user data providers

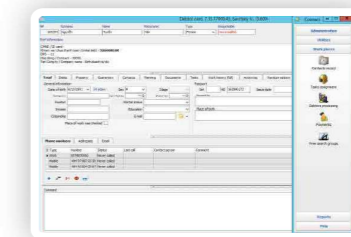
Credit bureaus

Bank & payment services

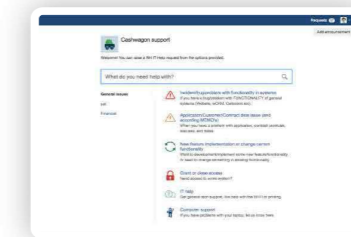
Email services



The decision-making process is fully automated and registered by the system.



Professional solution for bad debt management. It includes account segmentation, campaign management, and client communication.



Jira Service Desk is a ticket-based system for communication with internal customers for new tasks, projects, BRD etc.

key success factors

With an experienced, innovative and ambitious team; proven methodologies and models; and established IT tools and infrastructure - we are fully equipped for success.

Our IT system is built around a self-developed CRM solution. It is proven in the live environment, fully integrated with major local service providers, and allows us to rapidly enter new markets.

Scalable and repeatable IT system

Unique credit risk management solution

We analyse millions of variables to arrive at our credit decisions. Variables include account data from credit bureaus, payment systems, phone bills, social networks, salaries and employment, etc.

There are over 550 million people in target countries with no transparent access to credit. We see very limited competition in these markets.

Huge unpenetrated market

Experienced team with successful track record in the sector

Top executive team with experience in leading international (Citibank, HSBC, Intesa Sanpaolo, Capital One, OTP Bank) and APAC based consumer finance businesses.



executive team



Maxim Chernuschenko
CEO

With a Ph.D. in Engineering from Dartmouth College in the United States, Maxim has over 18 years of experience in Consumer Finance Banking and FinTech in the U.S., France, Vietnam, Russia and now in more than 10 APAC countries. An entrepreneur with a strong corporate background, Maxim has worked at some of the biggest companies in the world including Capital One Financial, OTP Bank, Russian Standard Bank, National Bank Trust, FE Credit and Finstar Financial Group (APAC).



Alexander Isaev
RISK & CREDIT PRODUCTS



Alexander Abakumov
OPERATIONS



Alexander Naumov
MARKETING & DIGITAL SALES



Anton Chan
IT



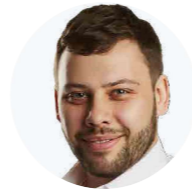
Kirill Lelchitskiy
LEGAL



Yury German
FINANCE



Vadim Mamaev
CTO



Sergey Zasyepkin
HR & ADMIN

executive
team



**Samila
Fernando**
CEO, Sri Lanka



**Asri
Anjarsari**
CEO, Indonesia



**Geoffrey
Looi**
CEO, Malaysia



**Pushkar
Prasad**
CEO, India



**Hang
Nguyen**
CEO, Vietnam



**Jennie
Tarrobago**
CEO, Philippines



Thank
You

