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Smart Data for SME Financial Inclusion

## SME CREDIT GAP | A GDP GROWTH HURDLE



SME CREDIT GAP

FUNDABLE TRADE FINANCE

\$450B

2/3<sup>rd</sup> of SMEs, unable to transact without credit. \* SME report – SEPT 2017

### LEGACY CREDIT SCORING LEAVE SME INVISIBLE

## **21%** LACK OF DATA SILOED DATASETS FOR PD

**25%** CREDIT COST EXPENSIVE AND LENGTHY PROCESS

Source: World bank SME report 2017



## TRACEABILITY | TRUSTED DATA SOURCE

#### ULTIMATE CREDIT DECISIONING

GRANULAR VISIBILITY UP TO 500 EXTRA DATA POINTS

#### CHEAPER NO BACK-OFFICE COST

FASTER NO BIAS, 3 MINUTES ANALYSIS

SAFER REAL TIME PERFORMANCE RISK UPDATE



DIGITAL TRANSFORMATION IN 30 DAYS



DATA ACCESS TO BANKS – SME TRIGGER

#### VEROFAX TRACEABILITY COMPETITIVE SME ADVANTAGE

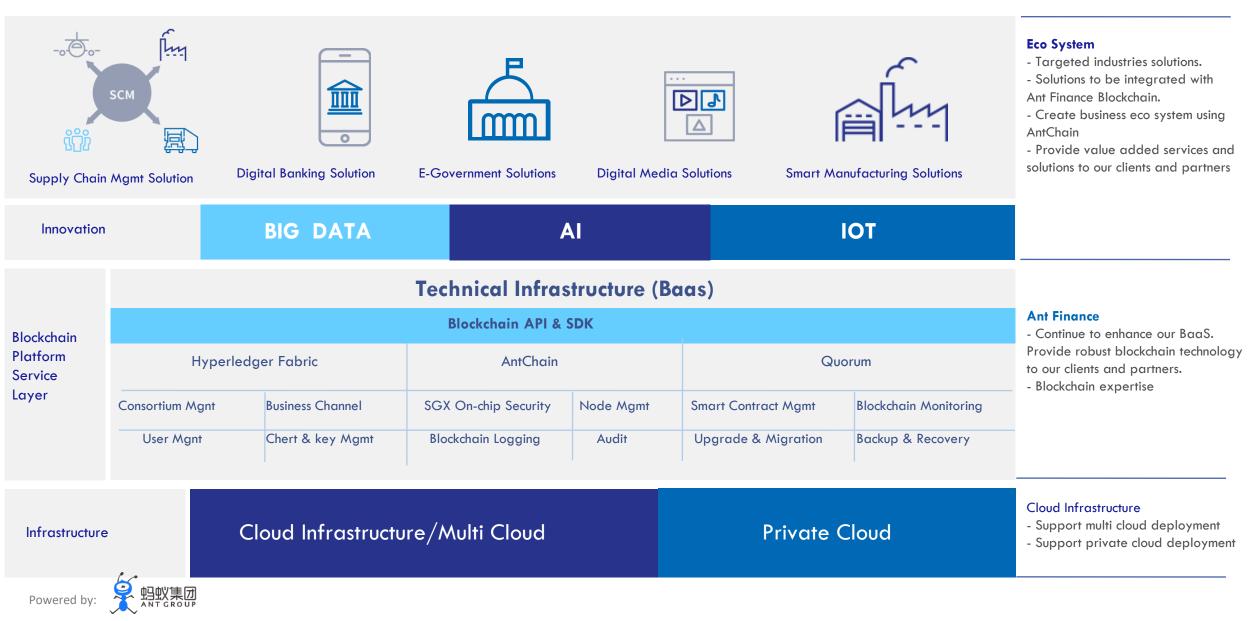
160 Million SME'S Supported in China since 2016







### **ECOSYSTEM BLOCKCHAIN**



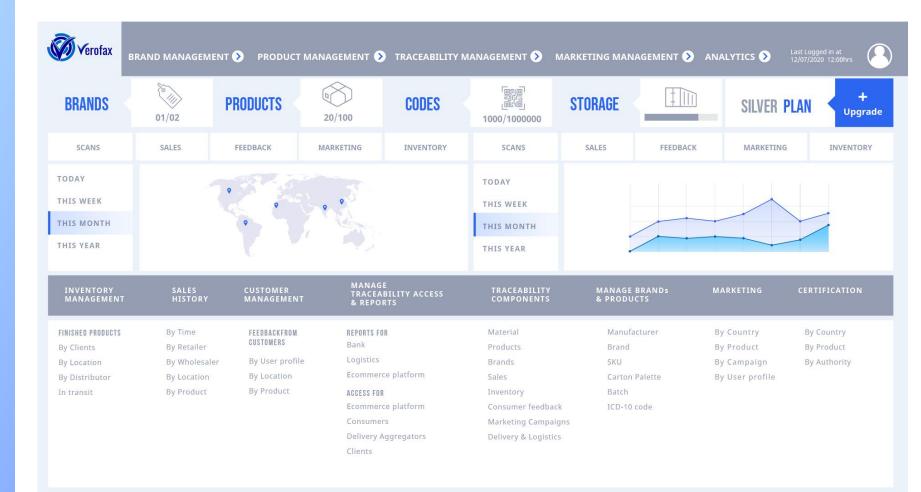
#### TRACEABILITY PRODUCT SCORECARD DATASETS \*







# RESILIENT & EASY TO INTERPRET TRACEABILITY PLATFORM



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# ANALYTICS & REPORTING SERVICES





## VEROFAX DATASETS RISK-FREE FINANCIAL INCLUSION

#### Traceability benefits for SMEs & BANKS











Access to Global markets



Compliance Shop Safe Act



Improve sales and marketing



Lower cost and human errors



#### SME SUSTAINABILITY WITH TRACEABILITY

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