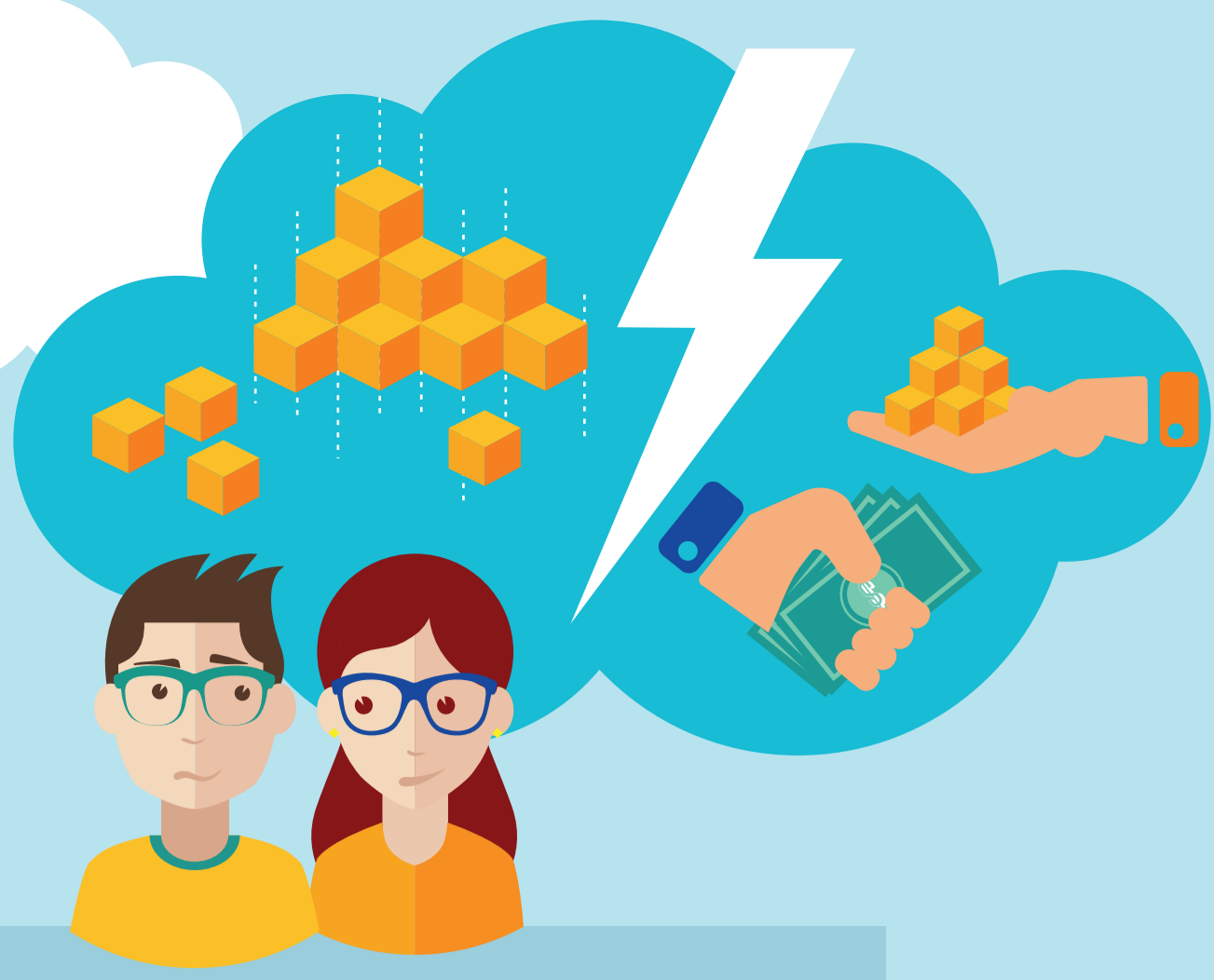


BUILD v/s BUY



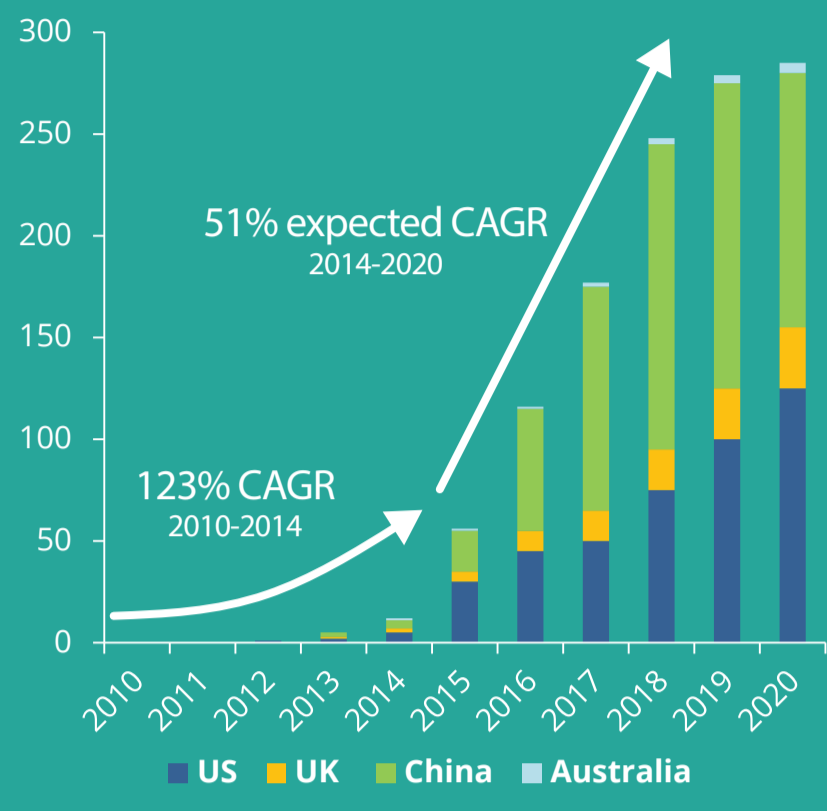
4 KEY CRITERIA TO EVALUATE A MARKETPLACE PLATFORM

THE PHENOMENAL GROWTH OF MARKETPLACE LENDING

Peer-to-peer or marketplace lending involves lending money to individuals or businesses through online services that match lenders directly with borrowers.

We estimate global marketplace lending can reach \$290 billion by 2020 (base case)

Global Marketplace Loan Issuance (\$bn)



Source: Company Data, Morgan Stanley Research

Currently marketplace lending represents only 1% of unsecured consumer and SME lending in the U.S., however Morgan Stanley believes it can reach 10 percent by 2020. Morgan Stanley expects China, the UK, and Australia to follow, helping the marketplace lending industry to grow to between \$150 billion and \$490 billion by 2020.

THE GROWTH OF MARKETPLACES

60% LOWER OPERATING COSTS

SIMPLE.

BETTER RETURNS

QUICK & EASY ACCESS

POWERED BY LATEST TECHNOLOGY

IMPACT OF TECHNOLOGY ON MARKETPLACE LENDING



GET TO MARKET FAST

Speed of delivery can make or break a marketplace lender's success.



HANDLE RAPID GROWTH WITH COMPLETE SECURITY



UNIQUE FUNCTIONALITY AND AGILITY

Quickly bring their secret sauce to life, and go live making loans.



CHANGE RISK MODELS, AND PRODUCT OFFERINGS INSTANTLY



FLEXIBILITY TO HANDLE CHANGES

Quickly adapt to new regulations.



UNSURPASSED BORROWER EXPERIENCE

BUILD v/s BUY

TOO MANY THINGS TO BUILD



OUT OF THE BOX FUNCTIONALITY THAT IS SCALABLE, SECURE AND SOLID

COMPLEX LOAN PROCESSING



FOCUS ON THE CUSTOMER EXPERIENCE, THE UNIQUE GREATNESS OF YOUR MARKETPLACE

HEAVY MAINTENANCE



SPEED, SPEED, SPEED! FAST DELIVERY, QUICK SYSTEM CHANGES AND NEW PRODUCTS

IMAGINE THE OPPORTUNITY COST TO YOUR BUSINESS IF YOUR MARKETPLACE IS 6-12 MONTHS LONGER IN DEVELOPMENT RATHER THAN BEING LIVE AND MAKING LOANS.

4

KEY CRITERIA TO EVALUATE A MARKETPLACE PLATFORM



PROGRAMMING CHANGES

Agility in adding new products to the lending marketplace.



TECHNICAL SUPPORT

Technical support packages that provide the right cost and benefit for your marketplace.



UPGRADES

Frequent release schedule that is consistently delivered and fits with your planned release schedule.



EXPERIENCE

Vendor that has implementation experience in many countries around the world, not just your own.

CLOUD LENDING SOLUTIONS

SAFE

World class, cutting edge, secure and compliant solution that can go live in weeks.

OPEN ARCHITECTURE

An open architecture that enables lenders to quickly configure their solution to suit the evolving market and regulatory needs.

QUICK

Marketplace lenders can develop and validate any new product and get to market in less than 90 days.

DELIVER

Responsive borrower and investor portals to facilitate marketplace transactions and foster transparency.

6-CLICK LENDING

Simplified 6-click lending process from application to funding, providing unsurpassed borrower experience.

CLOUD-BASED, ROBUST MARKETPLACE SYSTEMS CAN CHANGE AND DELIVER IN A DAY TO EMPOWER DISRUPTIVE INNOVATORS LIKE YOU

TO LEARN MORE

[SCHEDULE A DEMO NOW!](#)