ASEAN Growth Financing
Digital Infrastructure

Photo Credit: Edward Parker/WWF

Strictly Private & Confidential
Vision of ASEAN Growth Financing Digital Infrastructure

Marketplace that connects communities with financial solutions to catalyse economic growth

ASEAN Growth Financing Digital Infrastructure

ASEAN e-Payment Platform Integration
Connect existing payment ecosystems to ASEAN e-Payment Platform

ASEAN MSME Ecosystem e-Financing
Offer alternatives such as microloans and crowdfunding

ASEAN Wide e-Logistics Services
Streamline and unify business processes across the entire supply chain

*MSME = Micro and Small Medium Enterprises
In November 2015, we launched Growth Accelerator eXchange (GAX) to realize our Vision

Growth Accelerator eXchange

GAXPayments
Simple and lower-cost payments

GAXFinance
Accessible, alternative financing for MSME

GAXLogistics
Supply chain services to enable cross-border trade and production networks

First GAX Product launched
GAX launch took place at the ASEAN Business and Investment Summit in Kuala Lumpur

1. **GAX Launch at ASEAN ABIS**  
   - 20 November 2015

2. **GAX Finance media launch**  
   - 27 November 2015

“GAX develops digital infrastructure for ASEAN SMEs”  
– Harian Metro, 21 Nov 2015

“GAX provides digital financing for SME”  
– Astro Awani, 30 Nov 2015

“Get a loan online”  
Micro, Small & Medium Enterprises (MSME) currently face problems getting Financing and GAX Finance addresses this Gap

<table>
<thead>
<tr>
<th></th>
<th>Capital</th>
<th>Trust</th>
<th>Interest Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Banks</strong></td>
<td><img src="Image" alt="Coins" /></td>
<td><img src="Image" alt="Trust" /></td>
<td>$$$$$</td>
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<tr>
<td><strong>Friends, Family</strong></td>
<td><img src="Image" alt="Coins" /></td>
<td><img src="Image" alt="Trust" /></td>
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<td><strong>Moneylenders</strong></td>
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**GAXFinance**  
![GAXFinance](Image)  

**Interest Rates**
- Banks: $\$\$\$
- Friends, Family: $$
- Moneylenders: $\$\$\$\$\$$
- GAXFinance: $\$\$\$\$\$
GAX Finance enables trust in Borrowers and facilitates accessible Financing: Microloans and Crowdfunding*

- **Micro Loans**
- **Crowdfunded Loans***
- **Borrowers**
- **Crowdfund Investors**
- **Internal Capital**
- **Data from Ecosystem Partners**
- **Credit Scoring**
- **Principal + Interest**

* concepts subject to regulatory approval
Our Ecosystem Partnership model provides us their Member Data in exchange for Financing solutions.

Provide Ecosystem Data to assess Creditworthiness of Businesses

Provide financing solutions to Creditworthy businesses in Ecosystems

Signed Up!

Insurance Claims Ecosystem
- For data about auto workshops’ claims and Insurer Ratings

Ecommerce Ecosystem
- For merchants’ sales transactions and Customer Ratings

Signed Up!

Other Ecosystems
- Trade and Industry Associations, Universities, Shopping Malls and more.
GAX Credit Scoring taps on traditional and new sources of data for richer analysis

**Conventional Data**
Information relied upon by financial institutions

**Digital Data**
Big Data from devices, search engines, social media

**Ecosystem Data**
Data from communities of businesses

Feed Into

GAX Credit Scoring

**5 Cs**
Well-established conventional framework used by loan officers*

**1 D**
New category for forward-looking digital indicators

"Commercial Lenders’ Use of Accounting Information in Interaction with Source Credibility", Beaulieu, P. R. (1994)
Enabled by Ecosystem Data and GAX Credit Scoring, GAX provides Fast, Accessible Financing for MSME

<table>
<thead>
<tr>
<th>Loan Amount, Tenure, Interest Rates</th>
<th>GAXFinance</th>
<th>Malaysian Banks’ Micro Loans*</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM 20,000 – 200,000 3 months – 3 years ≥ 10 %</td>
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<td>RM 20,000 – 50,000 6 months – 5 years 8 – 12%</td>
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<tr>
<th>Application Processing Time</th>
<th>5 Minutes</th>
<th>1 – 6 Days</th>
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| Application Requirements | Consent to share Ecosystem Data | Company Registration documents Existing Loan documents for past 3 years Financial statements for past 3 years Bank Statement for past 6 months … |

* Maybank Mikroloan, CIMB Xpress Cash Financing-i
We continue to seek out more Ecosystems to partner, and provide financing solutions to more MSMEs.

Expansion Plan

- **2015 Q4**: Launched for 2,000 auto workshops
- **2016 Q3**: 9,000 Ecommerce merchants
- **2017**: More Ecosystems and MSME to come on board

Qualifying Criteria

1. Ecosystem holds useful Credit Data
2. Ecosystem Members need Financing to achieve growth
Accelerating the growth of small businesses in ASEAN
Thank You

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