



RapiCredit

CRÉDITO CUANDO LO NECESITAS

Product and Company

Main Features of the Company



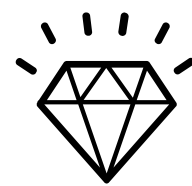
Product

100% Digital Loan



Market

Lower Income Clients



Strategy

Agility y Security

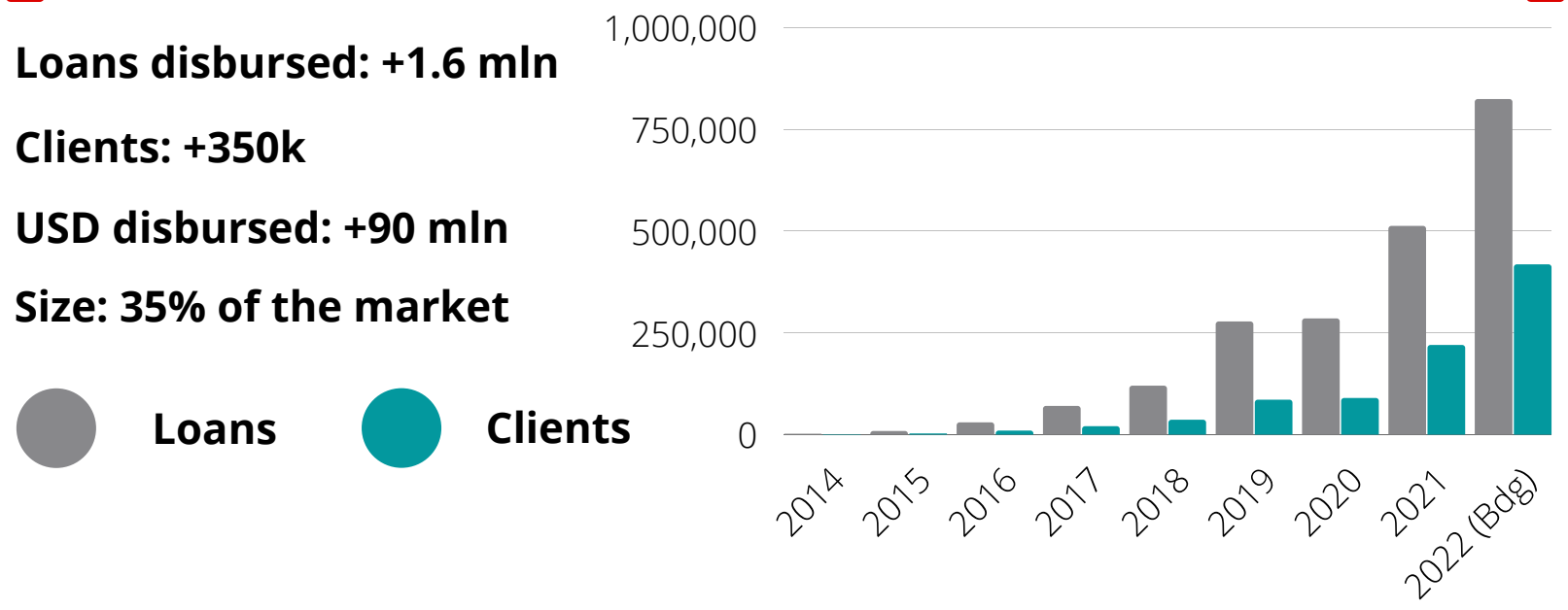
Loans Disbursed and Clients 14/20

Loans disbursed: +1.6 mln

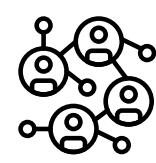
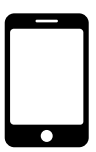
Clients: +350k

USD disbursed: +90 mln

Size: 35% of the market

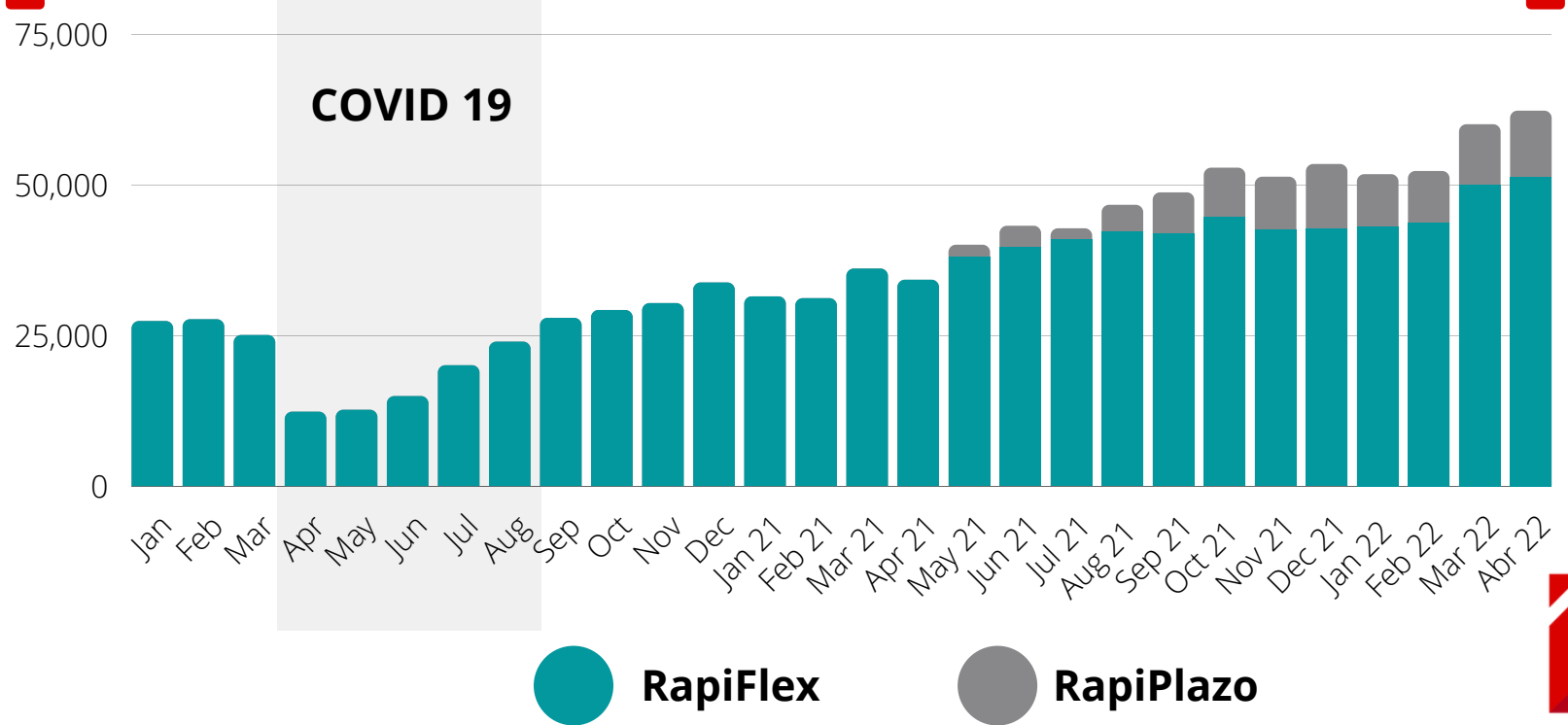


Main Features of the Product



- 2 products **RapiPlazo** and **RapiFlex**
- Proprietary risk algorithm (**under 5 seconds approval**).
- Interface with **50+ security fraud filters**.
- **22.000 physical points** through strategic alliances for disbursement and collections.

Loans Disbursed 2020/21



Market

Market Profile

Client Profile:

- Women head of families
- Employed
- Small Business Owners
- Income of 1.5 SMMLV

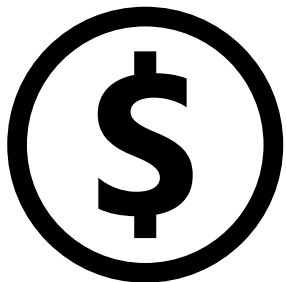


Underbanked



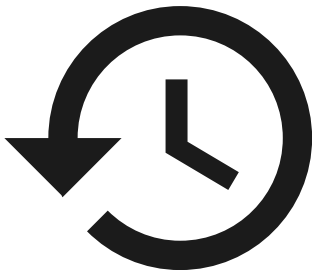
Obtain loans through
Shark loan providers

1



Why?
Money Needs

2



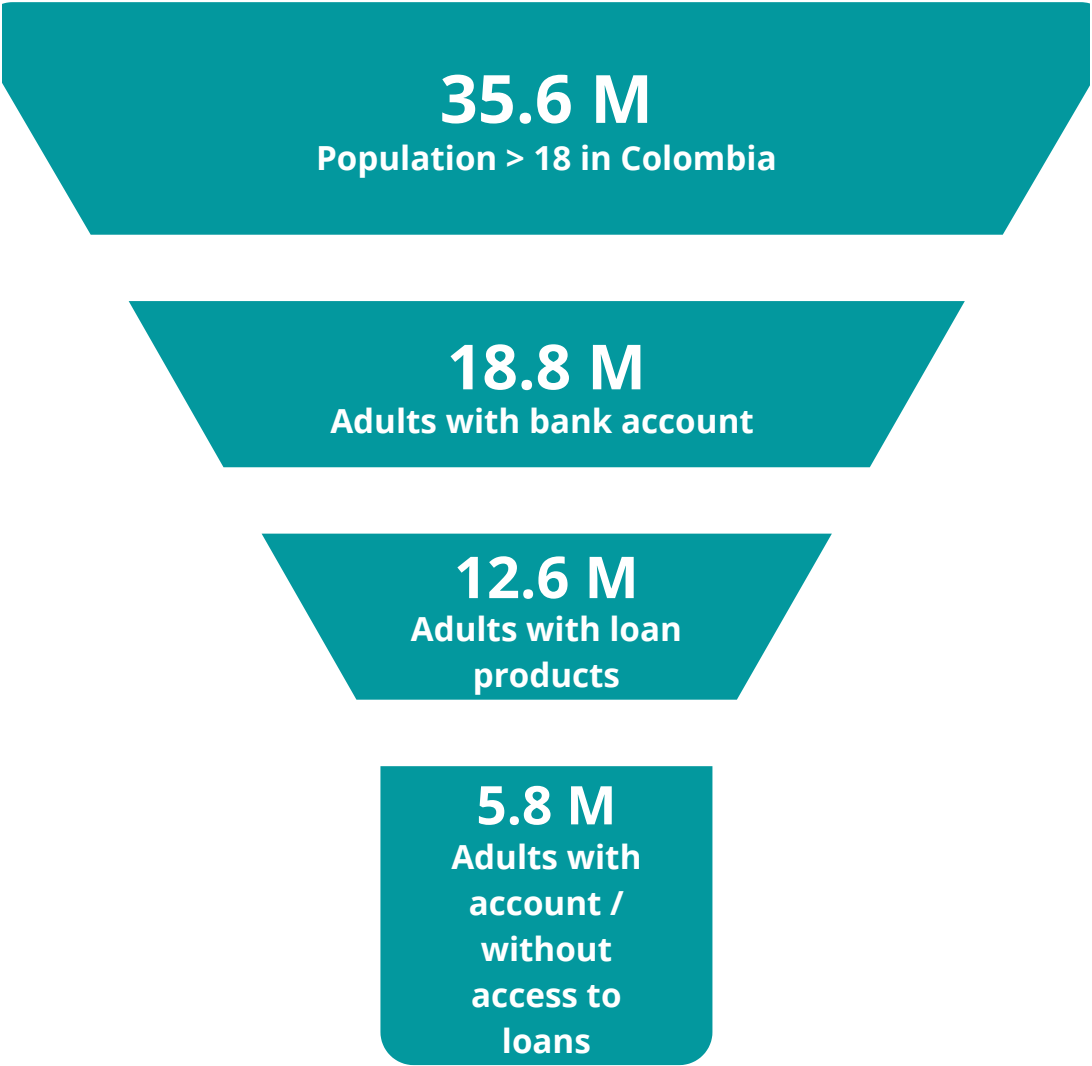
How?
Urgent

3



What:
Urgent needs

Market Size



x USD 76 x 5 RapiFlex
+ USD 101 x 1.5 RapiPlazo
= 3 bln USD TAM
12 bln USD TAM (Potential)
TAM grows when we take into account the
16.8 M non banked population



Founding Partners



Daniel Materón
CEO y Co-Founder

Daniel Materón has more than 20 years of experience in leading roles. He has had management positions in Liberty Seguros and Suramericana de Seguros where he met Juan Esteban. Daniel is an engineer in computing sciences from EAFIT University in Medellín, and has a Masters Degree in Marketing from CESA University. Daniel also has a Masters Degree in Social Security from Alcalá University in Spain.



Juan Esteban Saldarriaga
BDM y Co-Founder

Juan Esteban has more than 20 years of experience in the Loans and PDL segment. He was a Co Founder in Colombia Fintech and VP of Alianza Iberoamericana de Fintech. Juan is a Business Management Engineer from the Escuela de Ingenieros de Antioquia, and was COO for Suramericana de Seguros. Juan has been a consultant for the World Bank and created the MYPYME portal that was sold to FUNDES. He founded Factoring Marked, the first web factoring platform in Colombia. Juan cofounded Asofactoring and has been the president of its board of directors.



Products

RapíFlex

RAPICREDIT



76 USD
Average Ticket



One Installment
loan



Up to 5
Roll-overs (novation)

RapíPlazo

RAPICREDIT



RapíPlazo
Installment Loan
3-24 Month Duration

Small business working capital

Education

Computing Devices and cell phones

Travel

Household appliances



**Installment
Loan**

100% online
application
disbursed to
bank
account

**Buy now
pay later**

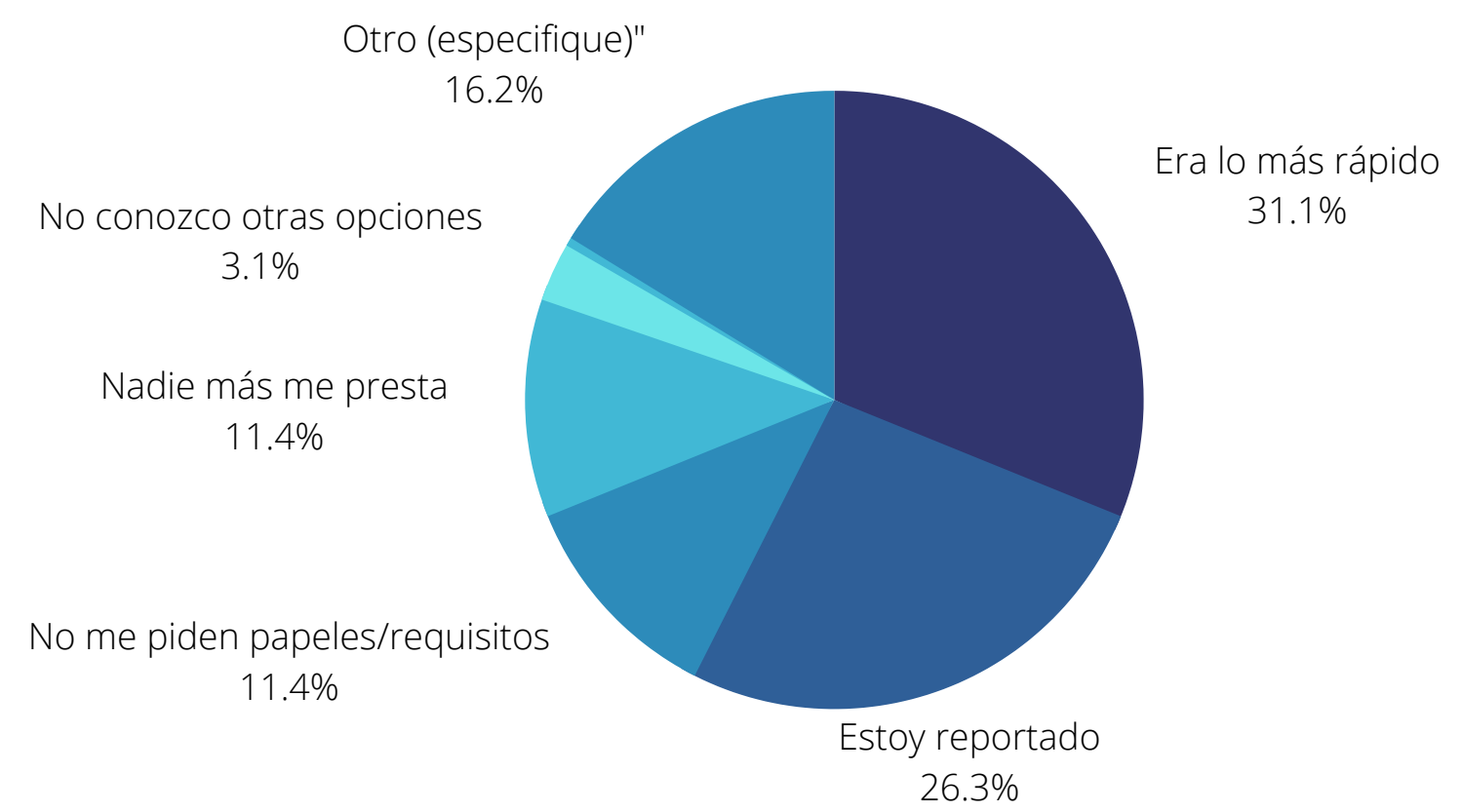
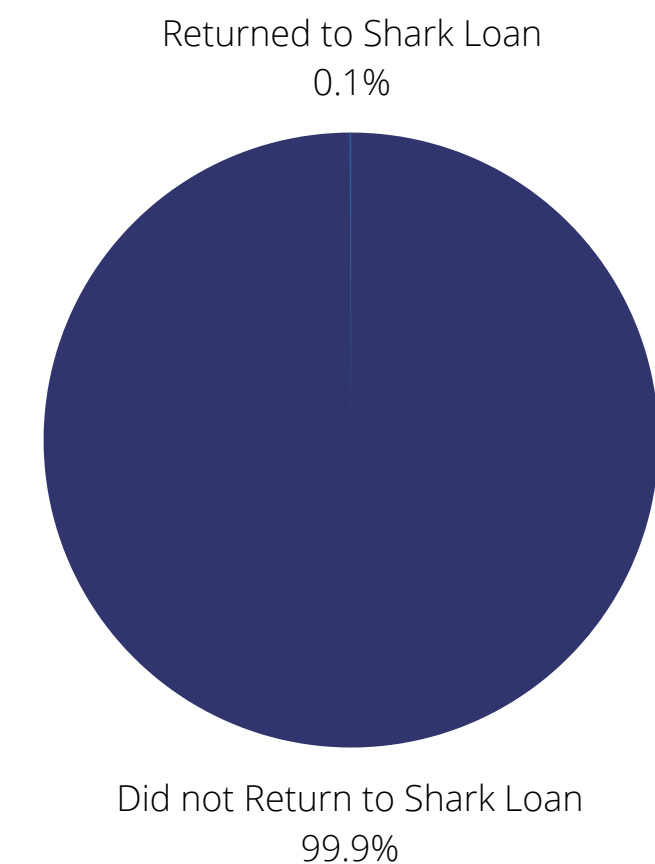
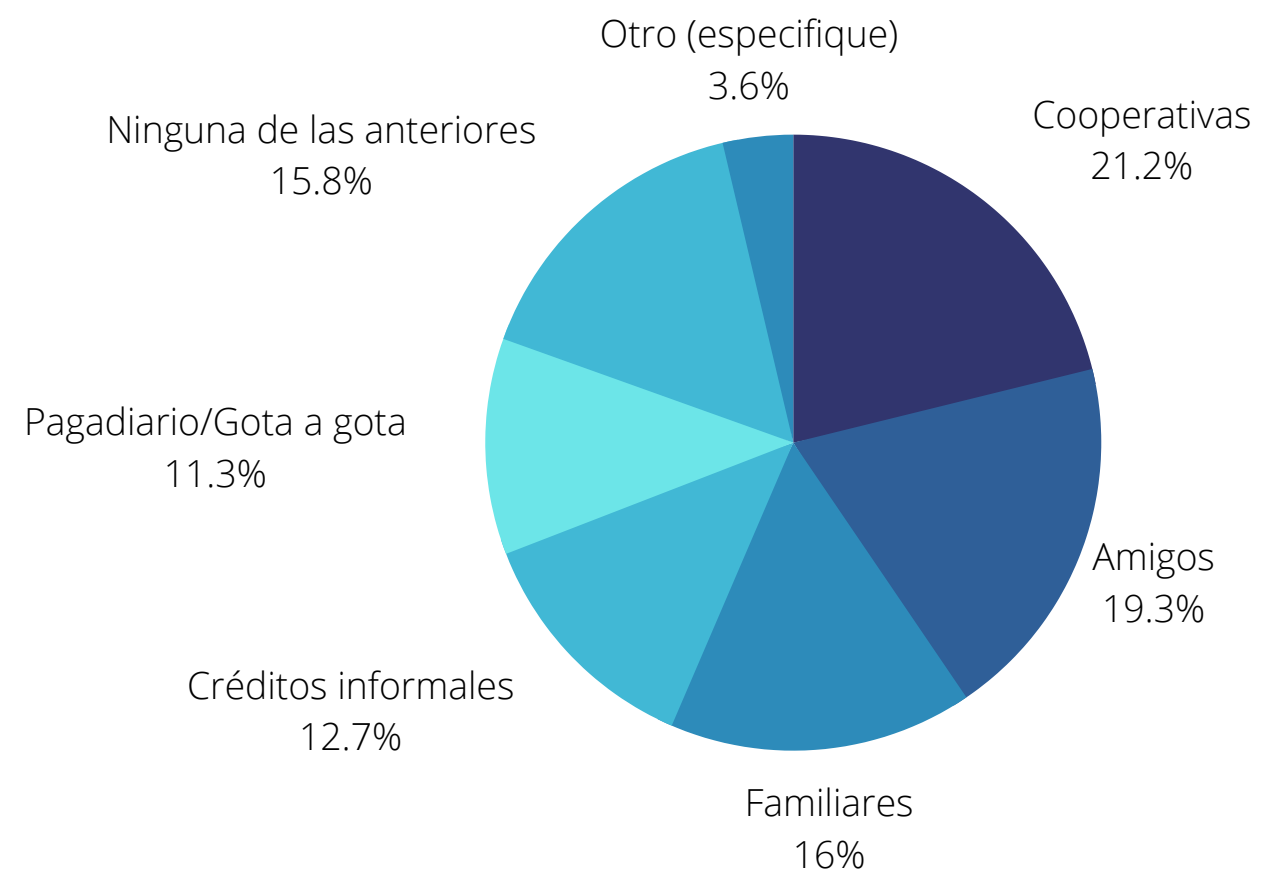
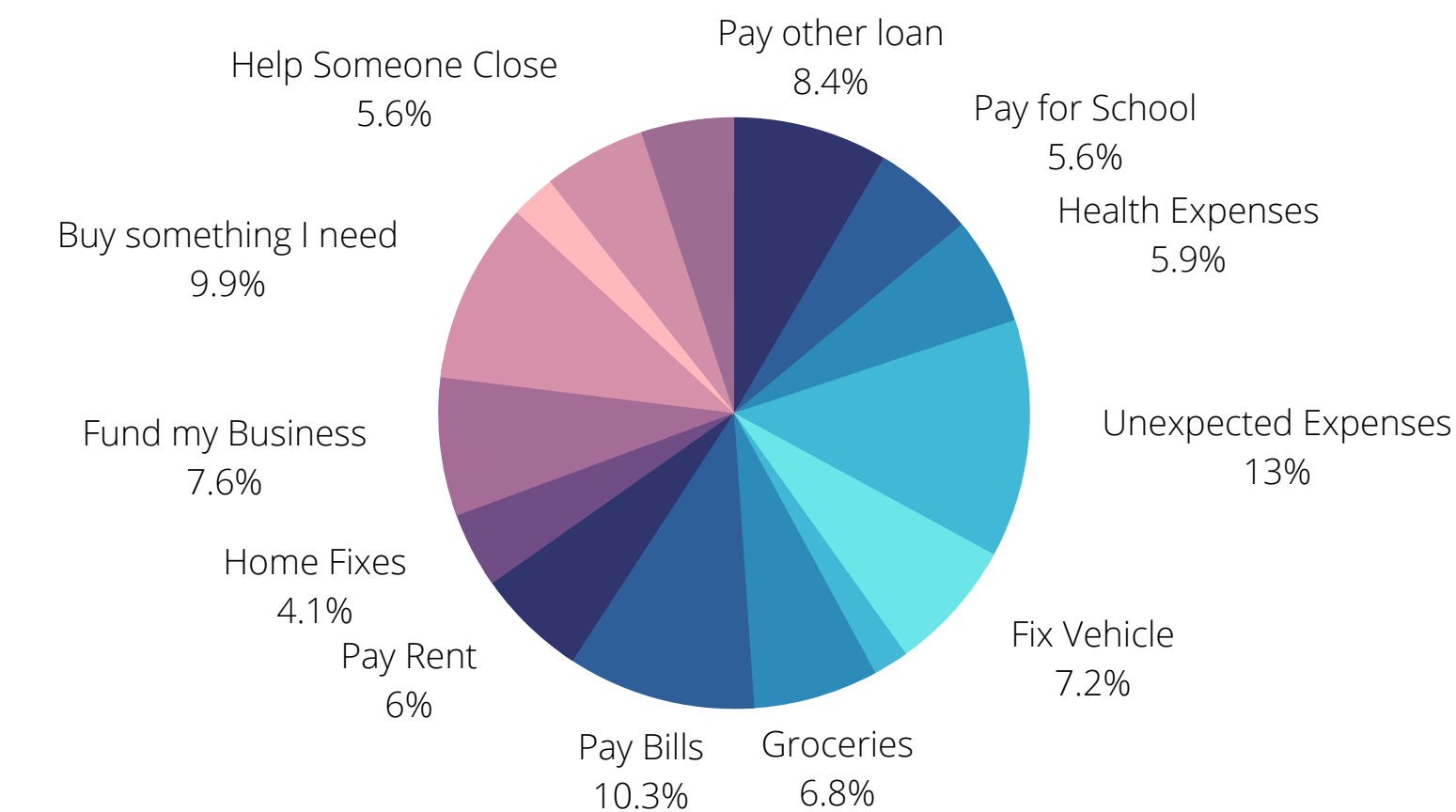
Payment for
online stores
for people
without
credit card

**Point of
Sale**

Payment
option in
physical
stores

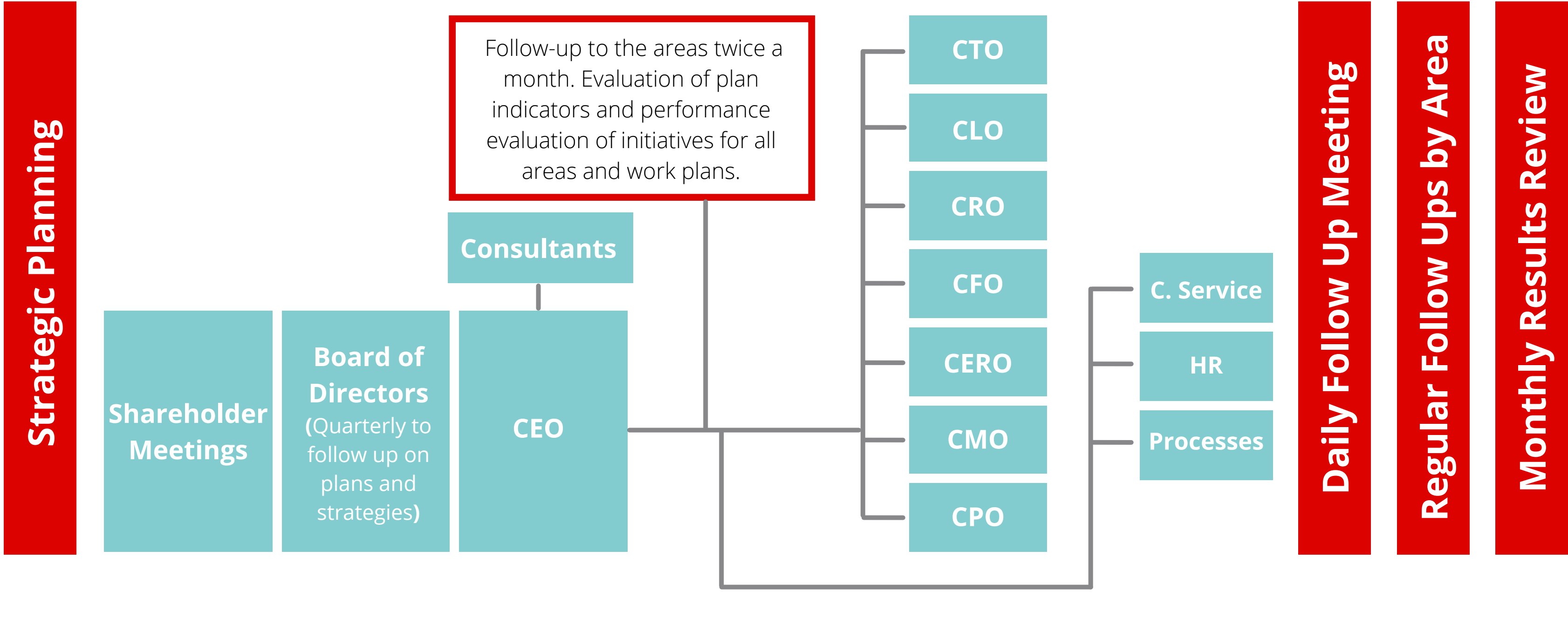


Social Impact

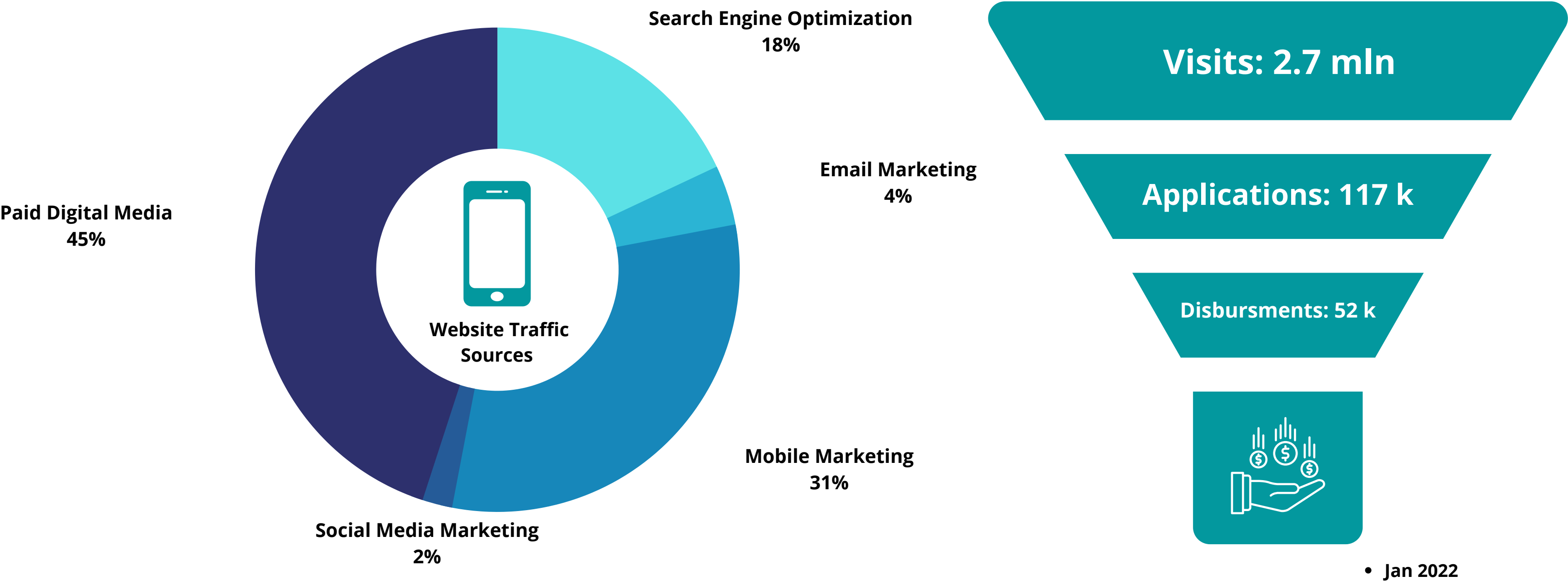


Corporate Governance

It seeks to keep RapiCredit linked to the organizational regulatory system through communication with the governing bodies on the performance of the organization, ensuring that responsibilities are carried out in a clear, timely, orderly and transparent manner.



Digital Marketing



Tech Team



30

DEVELOPMENT TEAM

3

ANALYTICS TEAM

5

STRATEGY AND
INNOVATION TEAM



+ 60 M

WESITE VISITS TOTAL



+ 1.8 M

REGISTRATIONS IN OUR PLATFORM TOTAL



+ 3.4 M

APPLICATIONS MADE TOTAL



+ 1.4 M

LOANS DISURSED



+ 50

INNOVATION PROJECTS IN DURING T



+ 11.650

INTENTOS DE ATAQUES CIBERNETICOS MITIGADOS



C Executive Team



Daniel Materón
CEO
30 year exp
[Linkedin](#)



Juan Esteban Saldarriaga
BDM
30 year exp
[Linkedin](#)



Luisa Martinez
CMO
20 year exp
[Linkedin](#)



David Augusto Diaz
CLO
10 años exp
[Linkedin](#)



Carlos Rojas
CTO
13 year exp
[Linkedin](#)



Jose Fernando Belalcázar
CFO
20 year exp
[Linkedin](#)



Alejandro Velez
CERO
15 year exp
[Linkedin](#)



Nayra Escobar
Head of Collections
9 años exp
[Linkedin](#)



Adriana Cespedes
Gerente Cust Experience
15 años exp
[Linkedin](#)



María Cecilia Castro
CPO
10 year exp
[Linkedin](#)



Ysamar Meza
CRO
7 year exp
[Linkedin](#)

TEAM

- **150+ Years of Experience**
- **Colombia Fintech Founders**
- **140+ Employees**
- **7 Years operating**
- **80+ Inhouse collections team**
- **40+ Proprietary Tech team**



Our Partners

Collections



Banks



Tech



Associations



Risk Management



Financial



Thank You

