



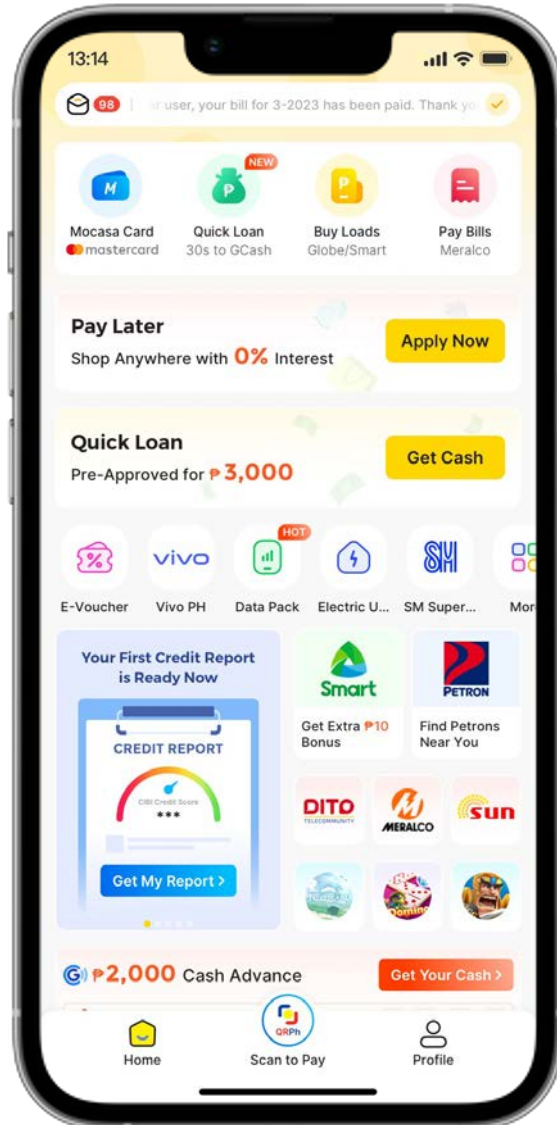
MOCASA

Company Presentation





Who We Are



Founded in 2021, Mocasa is a Fintech company focusing on providing innovative credit payment services to the Philippines market. It aims to enable Filipino users to experience the convenience of credit payment anytime and anywhere – whether online or offline – while also enjoying benefits such as zero interest when paying on time and flexible installment plans. It has also partnered with Mastercard and Asia United Bank (AUB) to provide quality credit services.

Mocasa currently has over 700,000 registered users. By opening a credit account on Mocasa, users can easily make payments via QR code scanning or Mocasa Card (virtual Mastercard).

Mocasa uses a real-time intelligence risk assessing system to evaluate the users credibility, at the same time, it also offers users a way of building their credit history from zero via the Constructive Account.



Management Team

Alex Yam

Chairman of the Board

- A successful serial entrepreneur, founder of Mocasa
- Founder of Blackfish, a fintech venture disruptor specializing in virtual credit card business, backed by top-tier venture capitals in China
- Co-founder, COO, and President of Tuniu (NASDAQ: TOUR), China's largest online platform for tour & leisure products & the 2nd largest OTA)
- From 2005 to 2006, Alex served as COO of Yu'er (HK: 08361)
- Bachelor's degree from Southeastern University in China

Robin Wong

CEO

- Founding member of Mocasa
- Robin has founded Blackfish's consumer credit and overseas credit business, covering 5 Asian countries
- Former CTO of ShiMa Finance, invested by top VCs such as Shunwei, Northern Light, and Huachuang
- Previously worked in SAP and other transnational companies, has also started business in SaaS and Fintech
- Bachelor's degree in engineering from Xi'an JiaoTong University

Julien Chein

COO

- Founding member of Mocasa
- Led personal credit businesses in the Philippines, India, and Bangladesh in Blackfish, and has led the team to achieve millions of dollars in monthly profit at peak
- Former trading analyst at SIG (U.S.)
- Master's degree in financial engineering from Boston University and bachelor's degree in economics from Fudan University

Yiru Chen

CRO

- 15+ years of data & risk management experience, 5+ years at Capital One credit card BU
- VP of Risk Management for QuantGroup, Co-founder and CRO of SuperAtom, a financial technology enterprise in SEA invested by Cheetah Mobile and Gobi Venture Capital
- MBA from Georgetown University, Master's degree of CS from USTC, Class of the Gifted Young

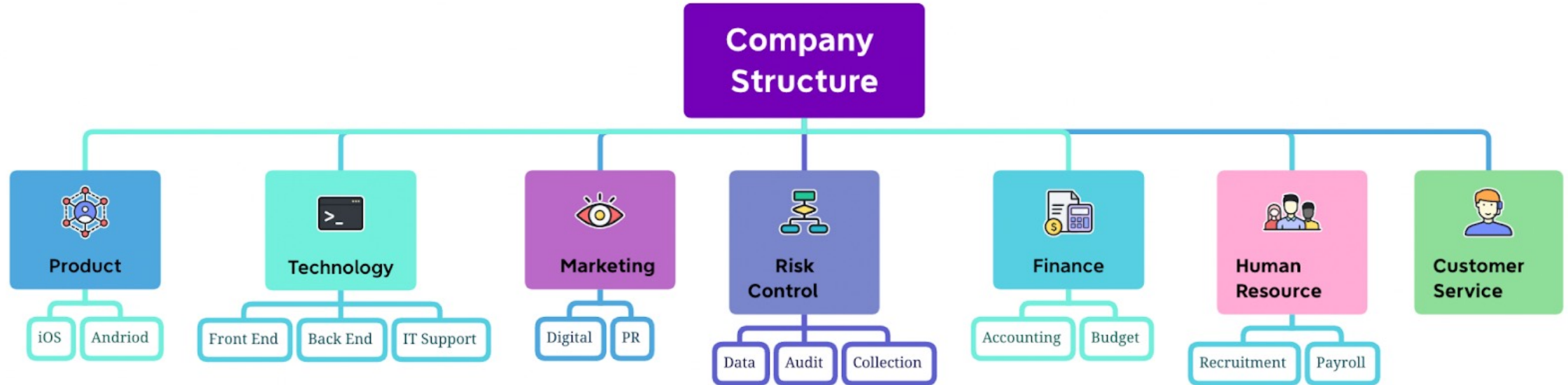
Mance Liew

VP of Engineering

- Over 10 years of R&D management experience and 4 years of entrepreneurial experience in SEA
- Former CTO of Yinfei Technology, one of the first fintech enterprises that developed businesses in SEA and SA
- Previously worked in Citibank Technology Center
- Bachelor's degree from Xi'an JiaoTong University

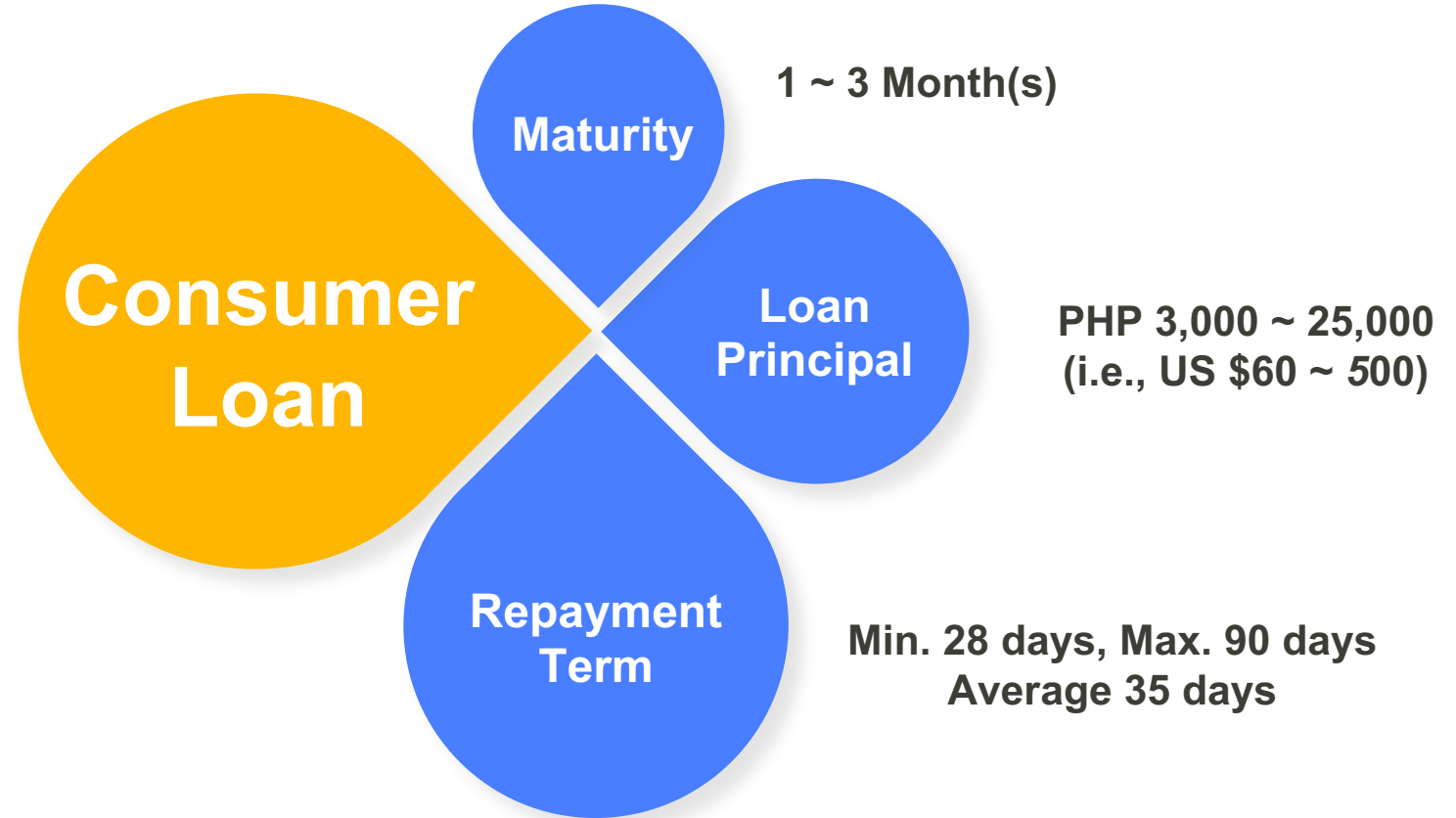


Organizational Chart





Our Product





Our Value



Competitive interest rate

Around 15% interest rate in return

Stable assets

Mocasa is not only targeting short-term loan customers, it also provides a revolving credit line for those who have a comparatively better credit history and can be classified as “credit card” users, which means, our users have a better risk performance and high retention rate. Our risk management team, led by x-Capital One risk management team leader, also uses a real-time intelligent credit assessment system combining with the top credit agencies to make sure we’re serving customers with good risk performance to maintain a low bad debt rate.

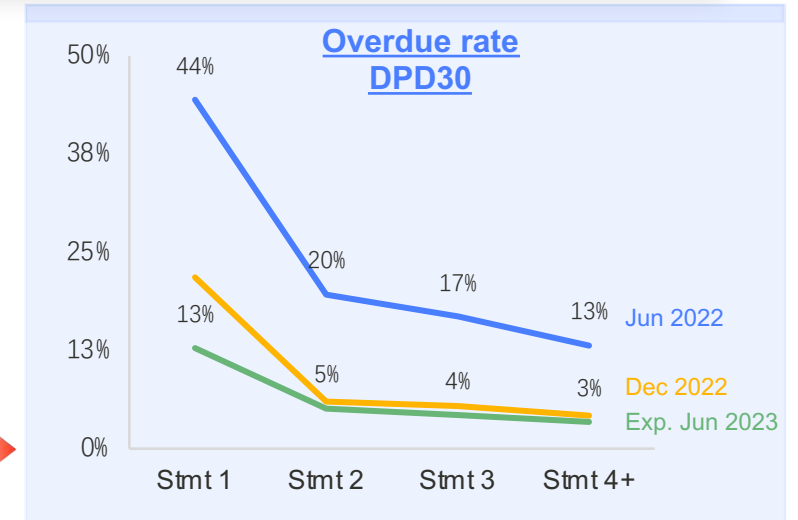
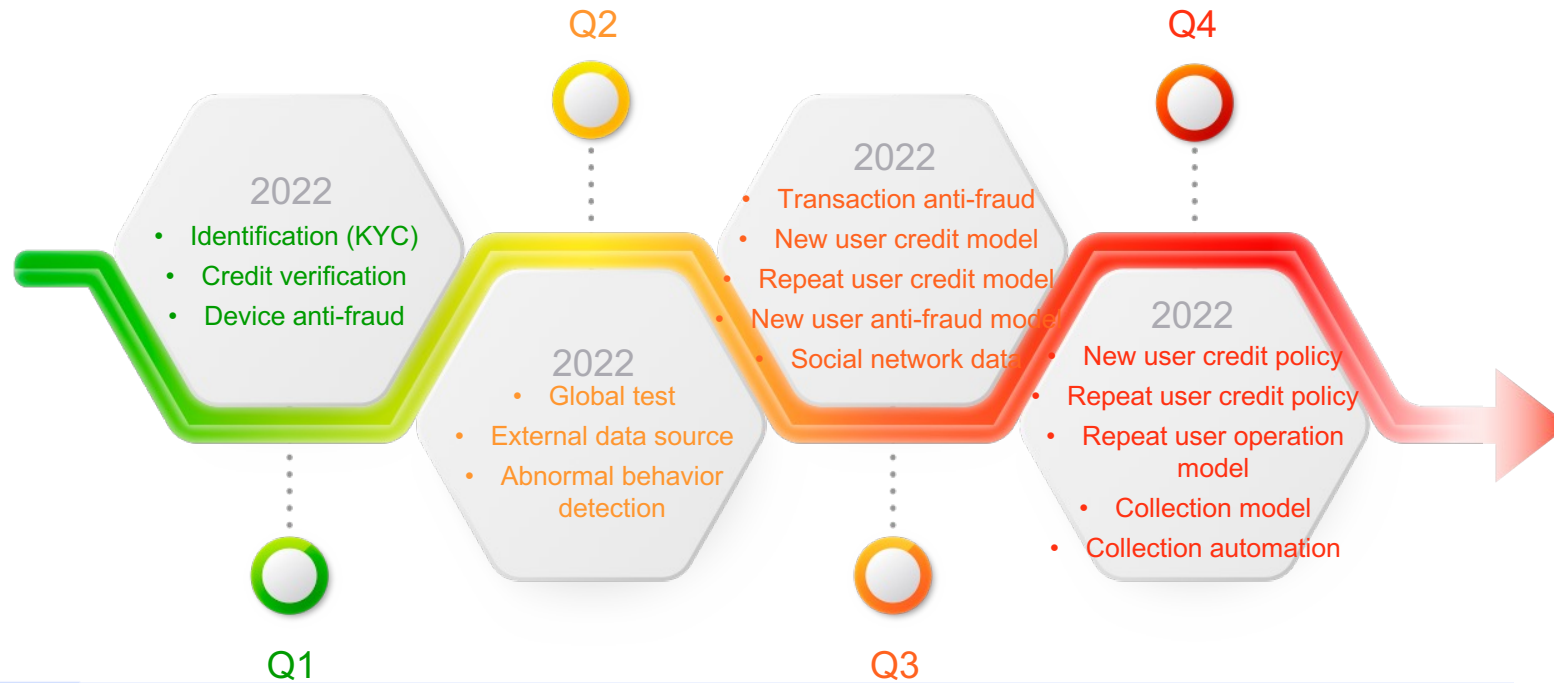
Furthermore

Mocasa is not only a credit product, it’s an amazing credit payment product which provides pioneering and cool cash-free payment experiences such as QR Code payment, Virtual Credit Card payment, online bills payment, etc. Our customer base will increase to a level that loan products will never achieve.

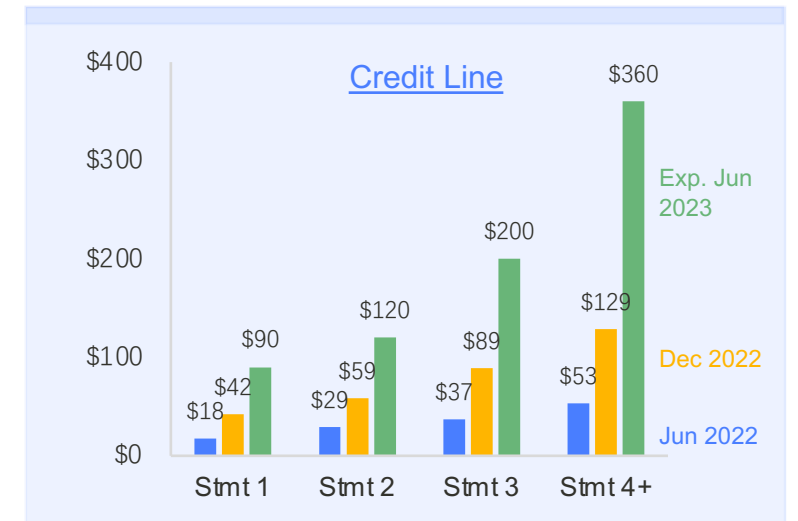


Our Value – How our Risk Control System Works and Performs

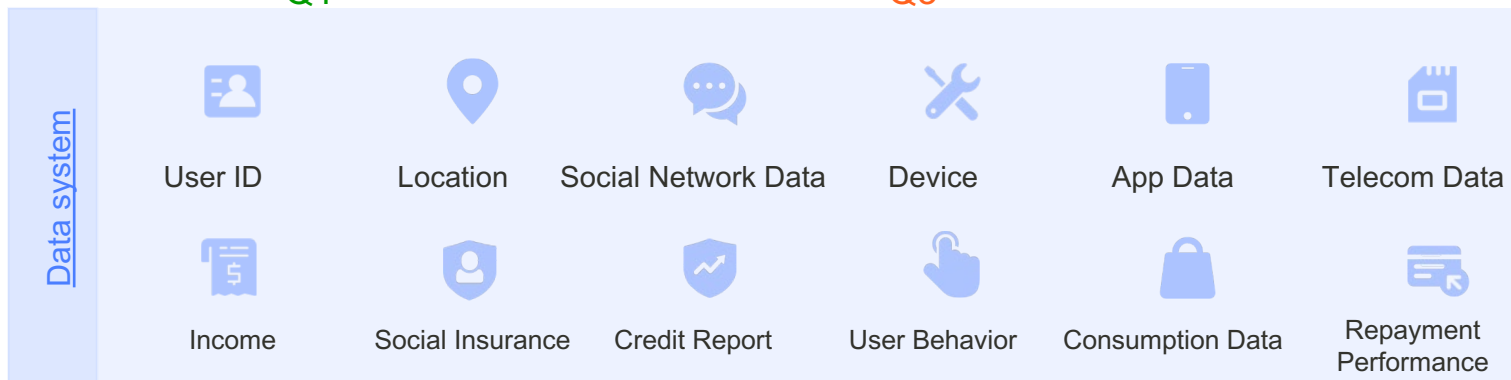
The Philippines is actively building national infrastructures such as unified ID card, real-name system for mobile phone numbers, central bank credit investigation. These will significantly improve the industry's overdue rate in general.



(Tinkoff 2012: 6.4%, Nubank 2021: ~5%)



(Tinkoff 2012: \$500-5000; Nubank 2021: \$20-500)





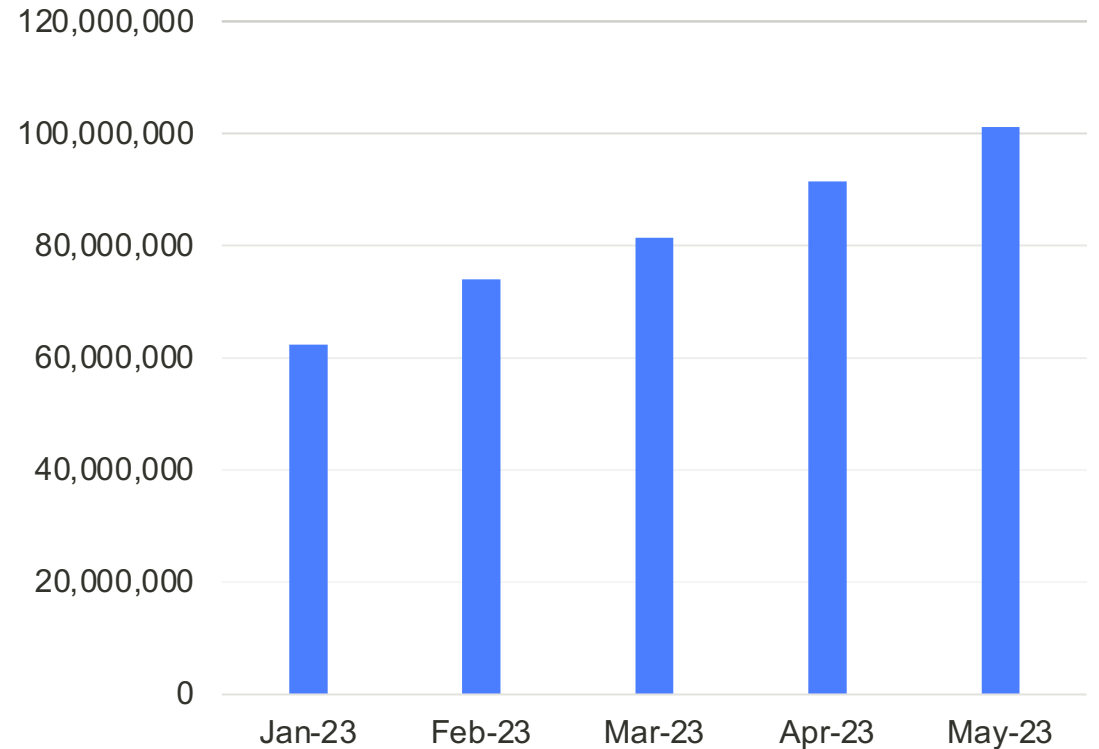
Loan Portfolio

Active Portfolio, May-23

PHP 101mn

Proportion, May-23

Current	56%
1-30 days	6%
31-60 days	5%
61-90 days	6%
>91 days	27%

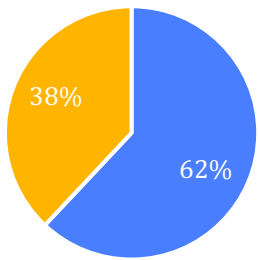


Outstanding Portfolio (Gross), PHP



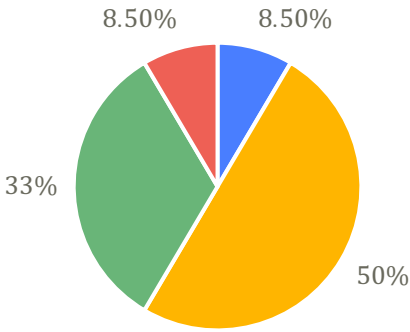
Clients

Gender



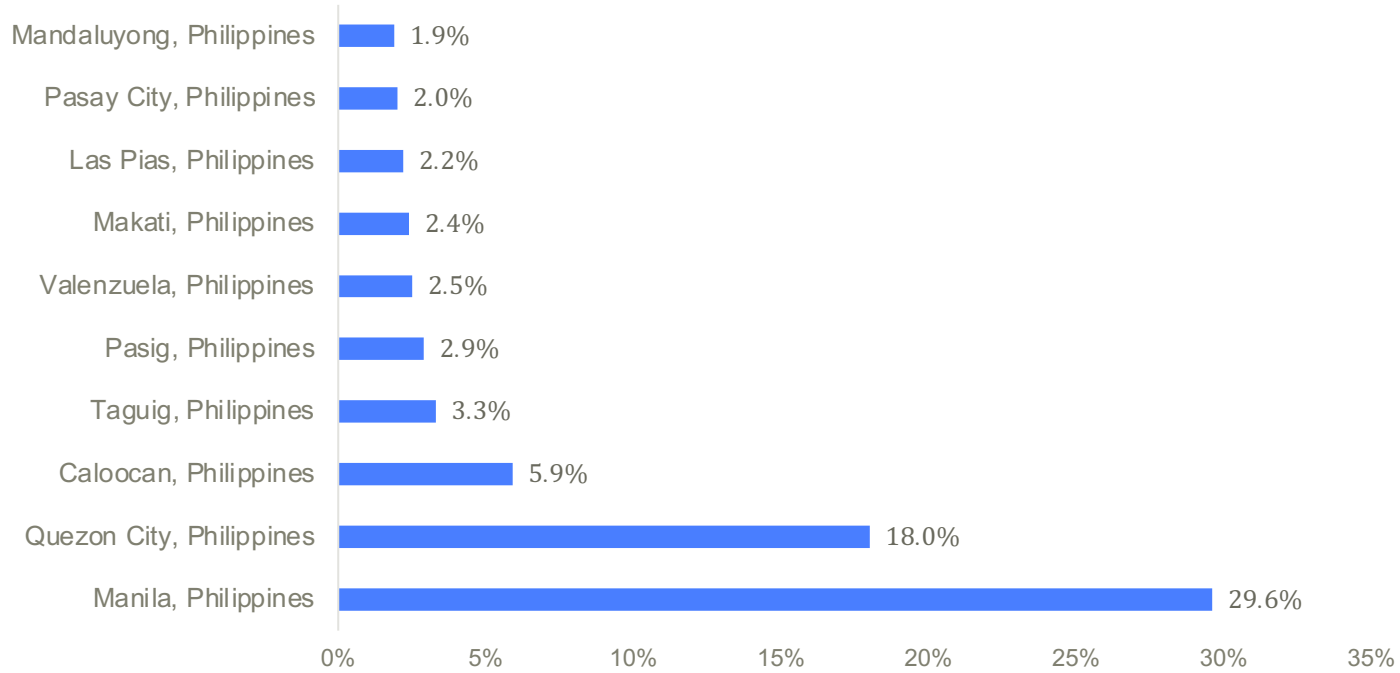
■ Female ■ Male

Age



■ <25 ■ 25~34 ■ 35~44 ■ >45

Top cities





Customer Feedbacks



Reinalyn Baldelomar



★★★★★ March 27, 2023

As someone who's always on the go, the convenience it provides is unparalleled. From paying bills to making online purchases, Mocasa has become my go-to app for all my financial needs. What I appreciate most about the app is its transparency. The credit report feature gives me a clear picture of my financial health, and the fact that the credit limit increases with good usage is a great motivator. Overall, Mocasa has made my life so much easier, and I can't recommend it enough.



Crystal Aura Mendoza



★★★★★ April 26, 2023

Mocasa is definitely highly recommended! It aides me in having financial flexibility. It is so flexible that I can use it anytime and anywhere without having to worry about security. The features have been greatly enhanced as initially, transactions were limited to some stores and locations. So far, I have not experienced any technical issues with it. I am a very satisfied user and I am looking forward to other great features.



Aubrey Margaret Peñaverde



★★★★★ December 16, 2022

At first, I was really hesitant to use this app because of the negative reviews I've read here & other platforms. Good thing I insisted and gave my best learning and understanding this app or else I would really miss out all the greatness they offer. Constantly explore everything on the app to be more familiar of its features. To conclude my whole experience, I'm very satisfied with their service and I'm really loving it! Please do allow us users to change our phone numbers in the near future.

572 people found this review helpful



ARLOUMAE DELA TORRE



★★★★★ August 27, 2022

Its like a credit card, the difference is it work for selected stores I hope it will be also available in all malls as well. But it's really helpful specially when you are out of budget and daily needs is really our always top concern, Mocasa provides for you. Great App.



Nogah23



★★★★★ June 3, 2023

Thank you Mocasa, this is one of the best app. Easy to use and friendly to navigate. In just one tap you can do many things in Mocasa. Excellent 🎉🎉🎉



Dara Aguillon

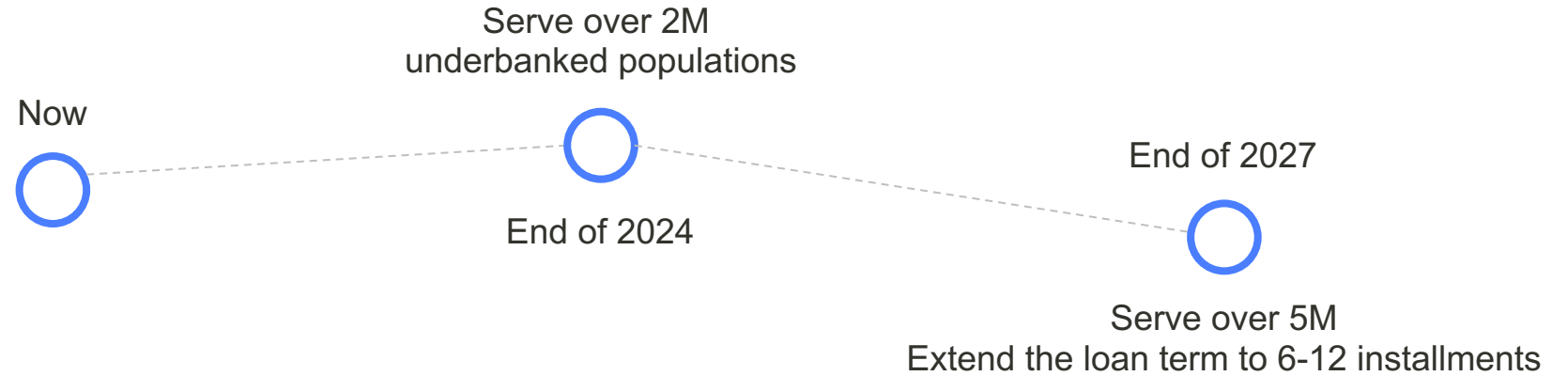
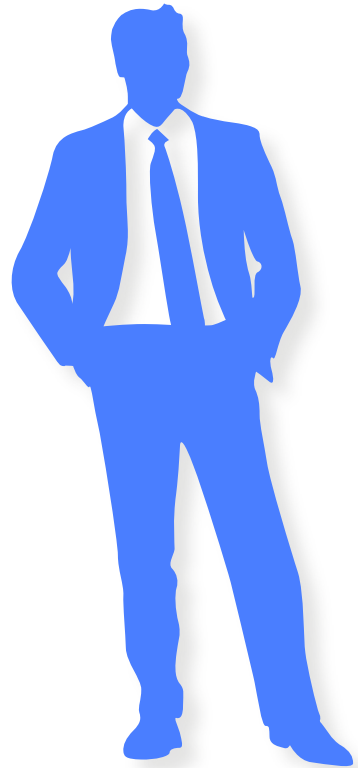


★★★★★ March 22, 2023

Easy to use and my credit limit increased everytime I pay on or before my due. I also experienced the unexpected decrease of my credit limit despite of my good record luckily they take actions and review my account. Now, my credit limit is back and increased as well. Thank you mocasa ❤️



Strategy



Mocasa aims to provide accessible financial services to the unbanked Filipinos. Our target is to serve over 2M underbanked populations by the end of 2024, and over 5M by the end of 2027, and extend the loan term to 6-12 installments. What's more, Mocasa is also exploring the credit card industry by providing virtual credit card to its users. Ideally, by the end of 2024, it can start issuing physical credit cards already.



Market and Country Situation



Home to 109.6 million people, the Philippines has the second largest population in Southeast Asia. Living in a stable political and economic environment, the Filipinos are hardworking, well educated and responsible for household life. English is one of the two official languages in the country.



The NPL (non-performing loan) rate for credit card in the Philippines market is around 4.5% and annualized default rate is around 9%, compared to annualized interest rate at 24% (will further increase to 36% as guided by regulation). This makes a good 15% annualized margin.



By working with the top credit assessment agencies based on our real-time credit assessment system powered by machine learning, we're able to serve customers with a good risk performance to maintain a low bad debt rate.



Competitive Advantage

Comparatively low interest rate

0.3%~0.5% per day

Longer loan term

30-90 days loan term with 3 installments available

Real-time credit assessment system

Best loan service utilizing big data and machine learning

Credit history building

Mocasa helps users build a credit history that will be recognized by banks and other loan platforms

Competitors: billease, Juanhand, Tala, MocaMoca





Process

Score Process

- Base information from client side(age, gender, income level etc.)
- Additional information from third-party data sources (credit report from bureau, mobile score from telecom partners, etc.)
- Device information and other alternative data (device information, app list, social network, etc.)



Underwriting Process

- Clients finish the information and start the application process
- Automatic anti-fraud rules in the risk system
- Call clients from credit review team and confirm some information with clients (if needed)
- Automatic credit model in the risk system
- Automatically approve or decline the applicant, and assign credit limit based on valuation model score (and other rules)

Thank You

