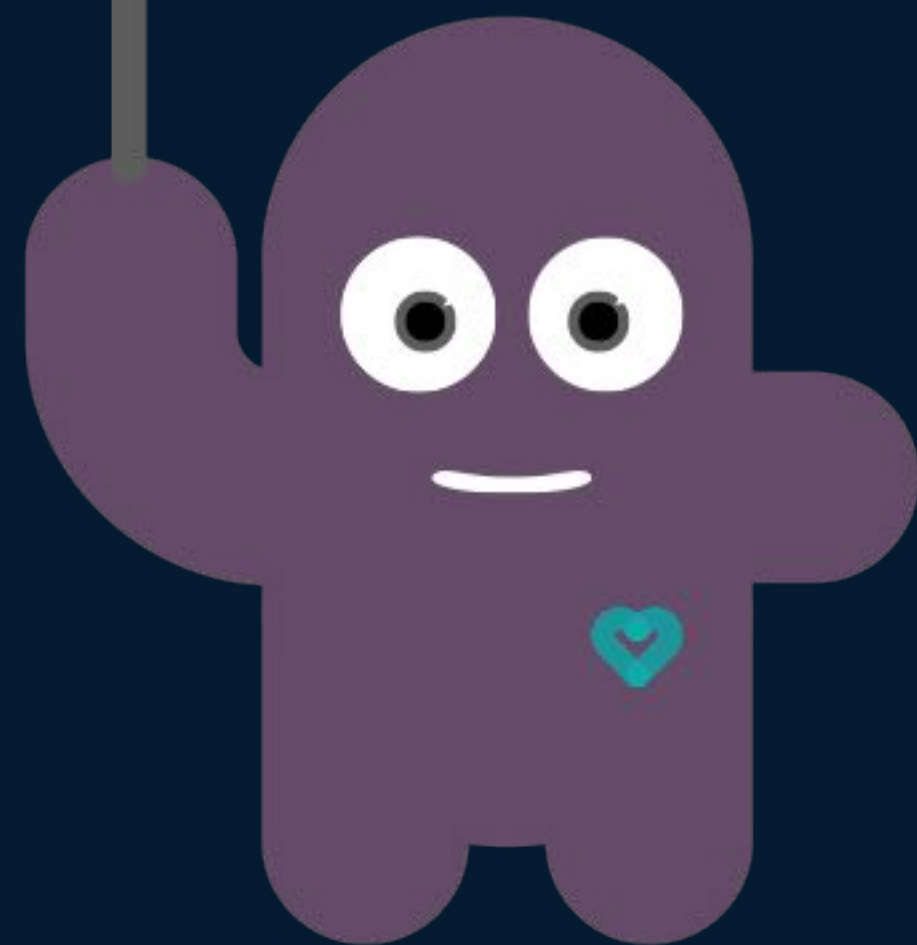


INTRODUCTION TO JUVO

Making Telco/Financial Services Partnerships Actionable

Progressive Credit Histories enable Financial Institutions to increase the penetration of their services

¡Hola!



Josh Gosliner
Dir. Product Marketing

32%

**of Mexicans
are unbanked**

Over
75%

Of Mexicans
are underbanked



Penetration of Credit (Private Sector Credit to GDP)



Mexico

20%

Brazil

50%

Chile

100%

0%

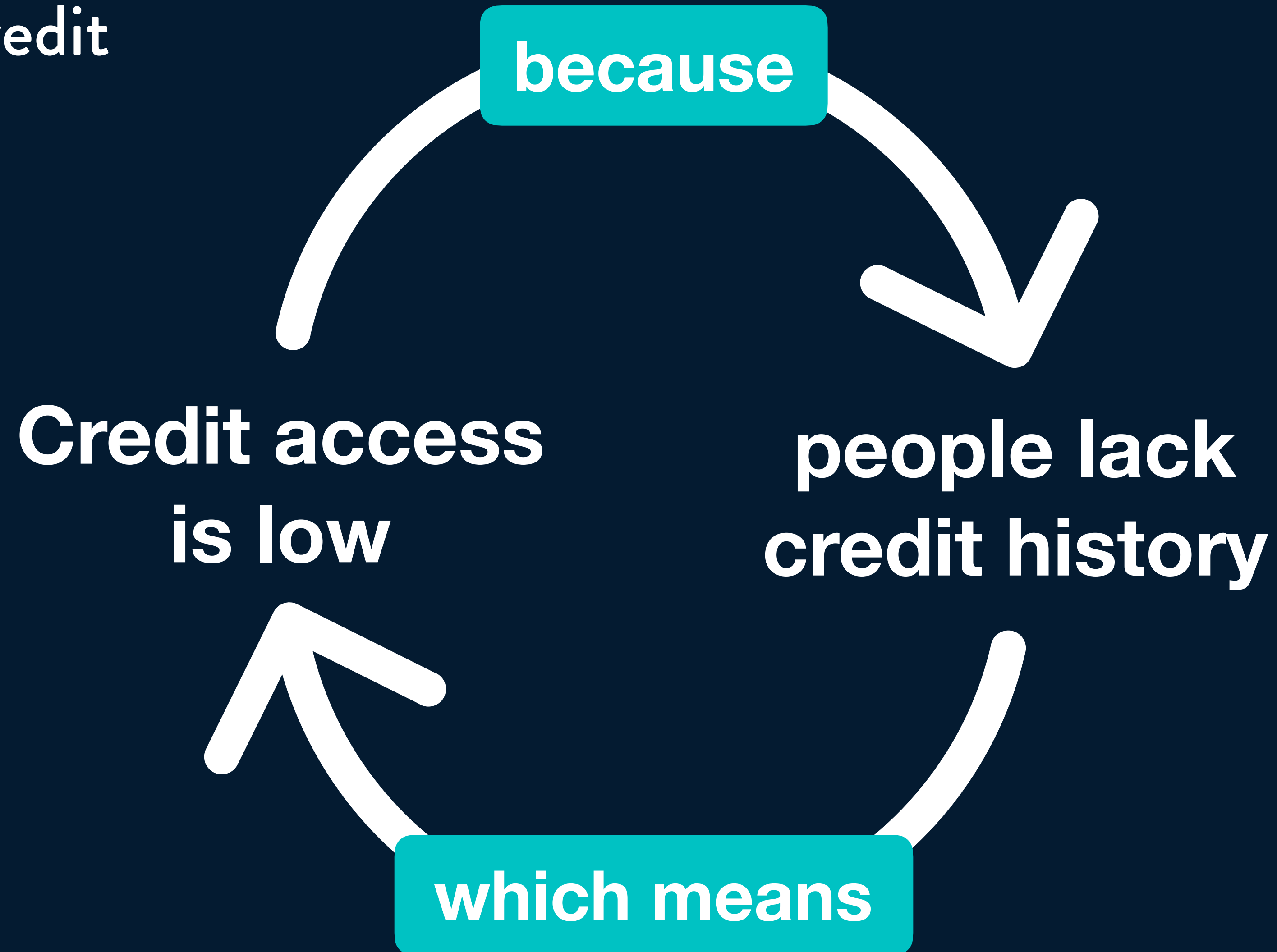
25%

50%

75%

100%

Solving the Credit Conundrum



Juvo uses alternative data sources to build financial profiles for the 68% of adults who have no formal credit history today

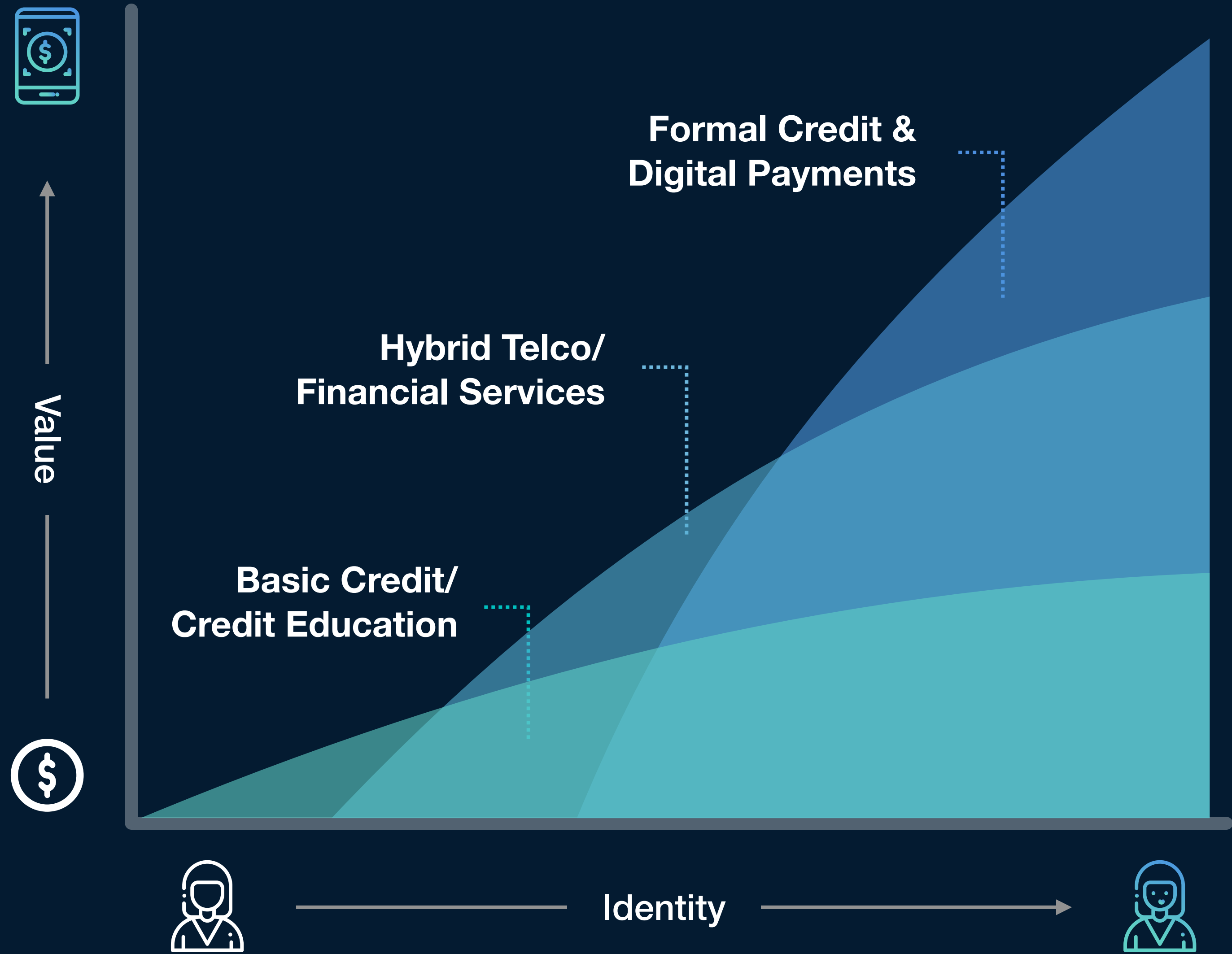
Mobile Service Penetration

90%

Smartphone Penetration

76%

Progressive Credit for Financial Identity

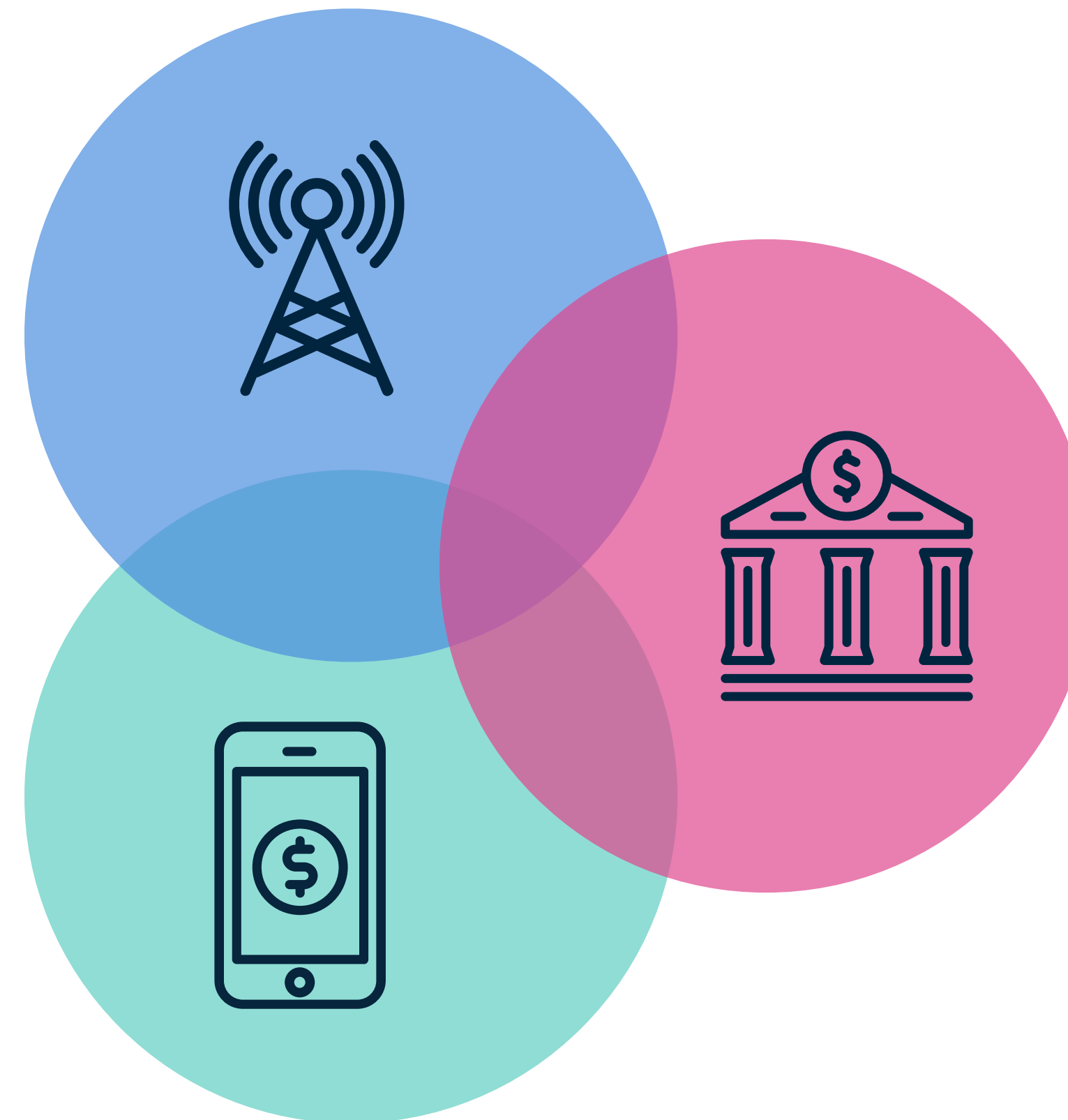


Using Alternative Data Sources to build Financial Identities

Juvo combines third-party with owned alternative data sources to build financial profiles for the 68% of adults worldwide who have no formal financial history

Mobile Network Operator Usage Data

- Cash-based spend
- High frequency transactions
- Highly Predictive of Income (Ability to Repay)



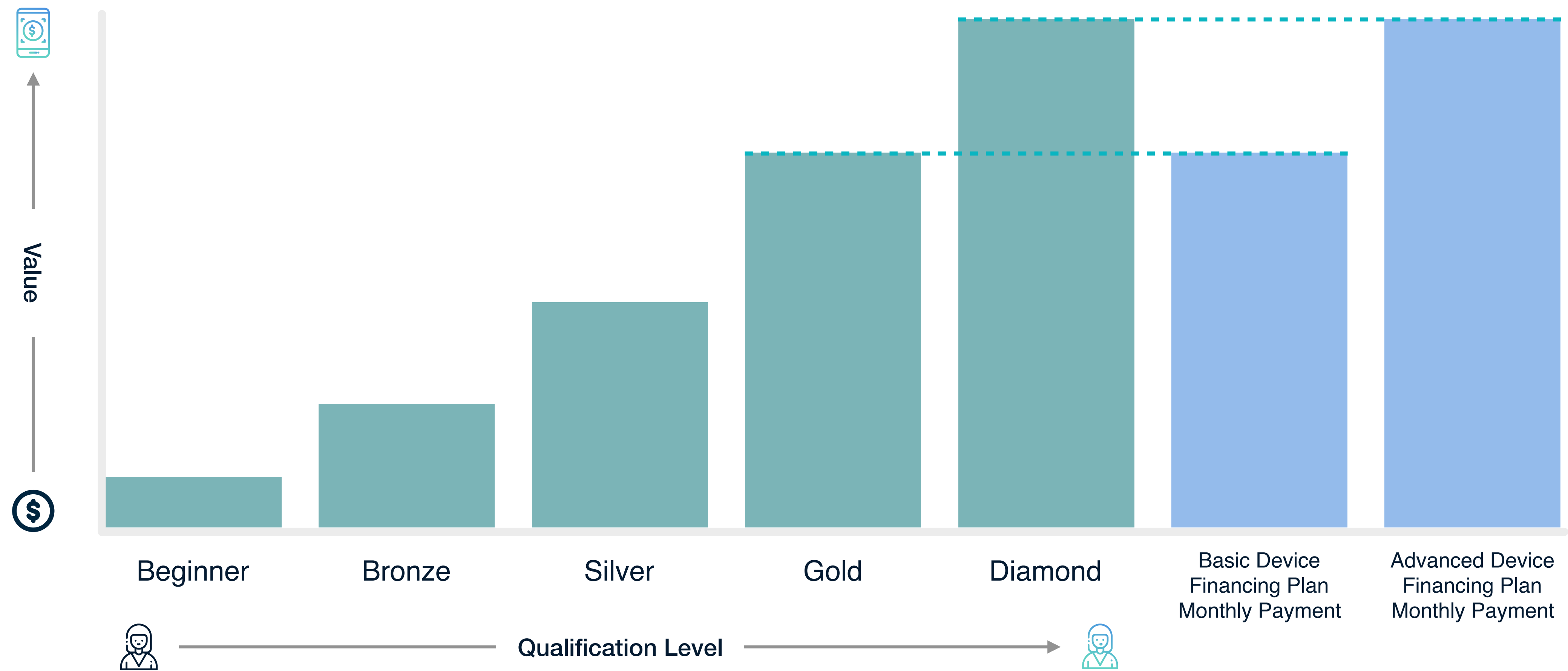
Financial Services Repayment Data

- Formal credit & banking transactions
- Performance feedback loop informs model & progression

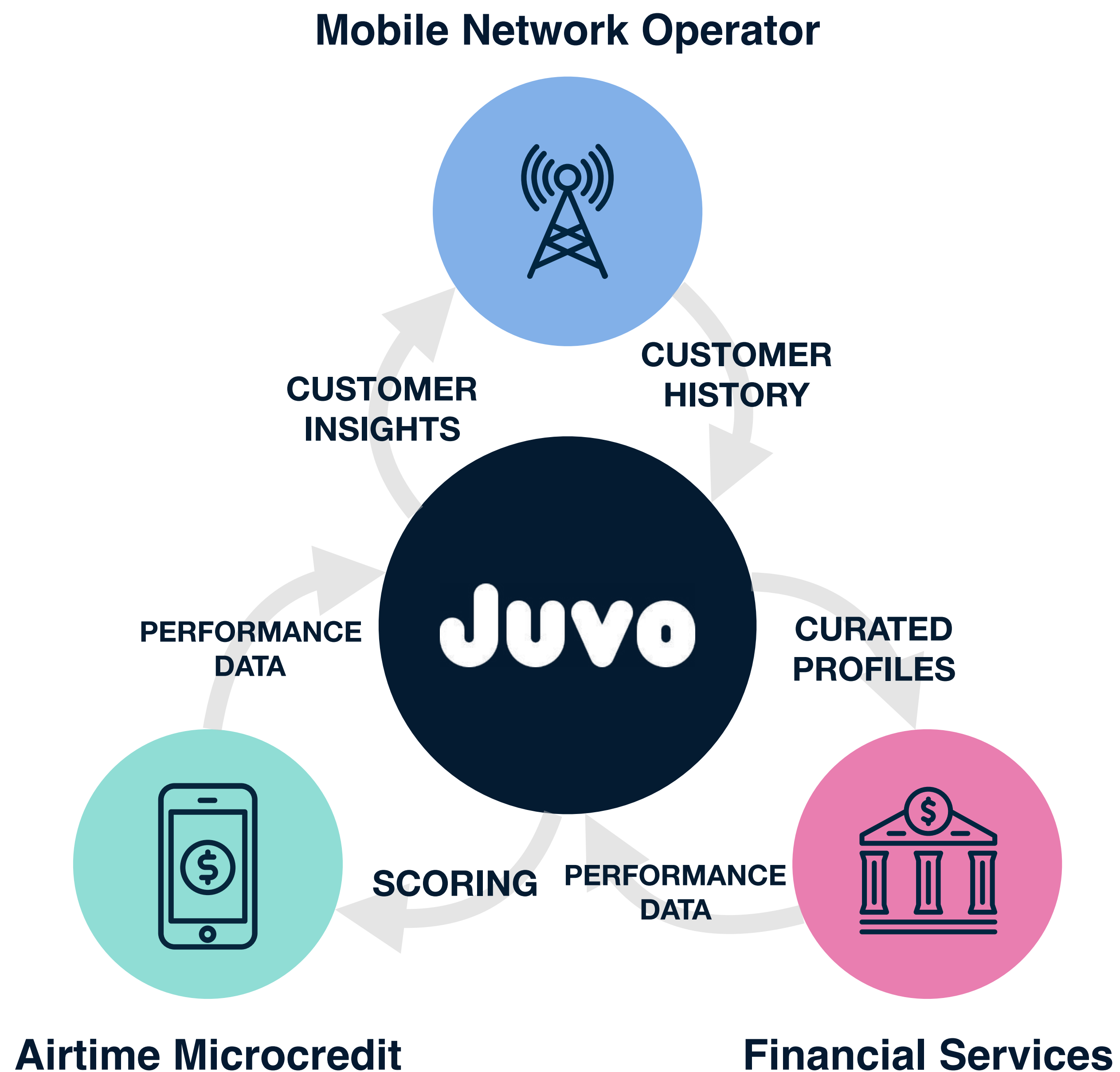
Airtime Microlending Data

- Low-Risk Credit-based transactions
- Progressive Credit over time
- Highly Predictive of Credit Performance (Willingness to Repay)

Progressive Lending Designed for User Qualification



Financial Identity as a Service (FiDaaS) Virtuous Data Loop



**Financial Inclusion will only
happen if there is a
sustainable business model**

Change is Required for MNO Business Model

Acquiring Market Share



**Maximizing
ARPU**



Quad Play

Big Data & Analytics

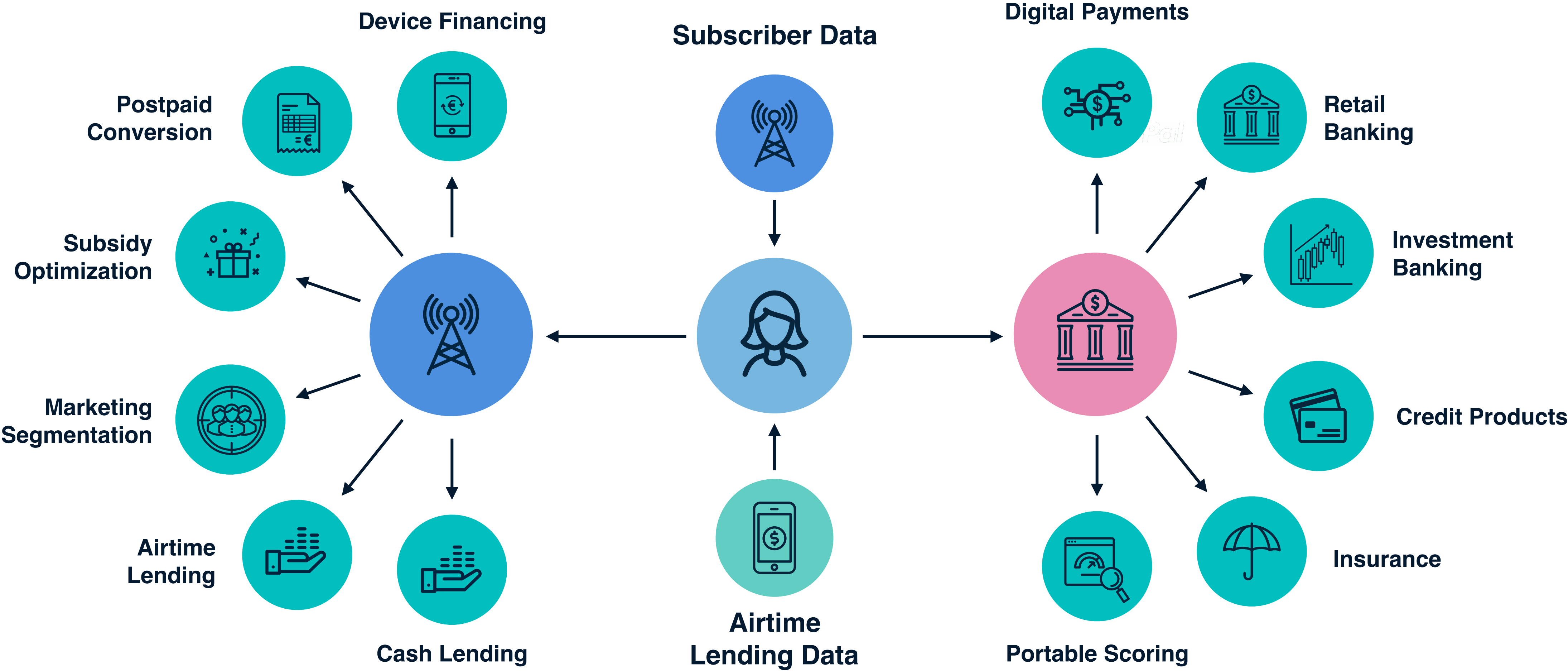
Financial Services

Digital Transformation

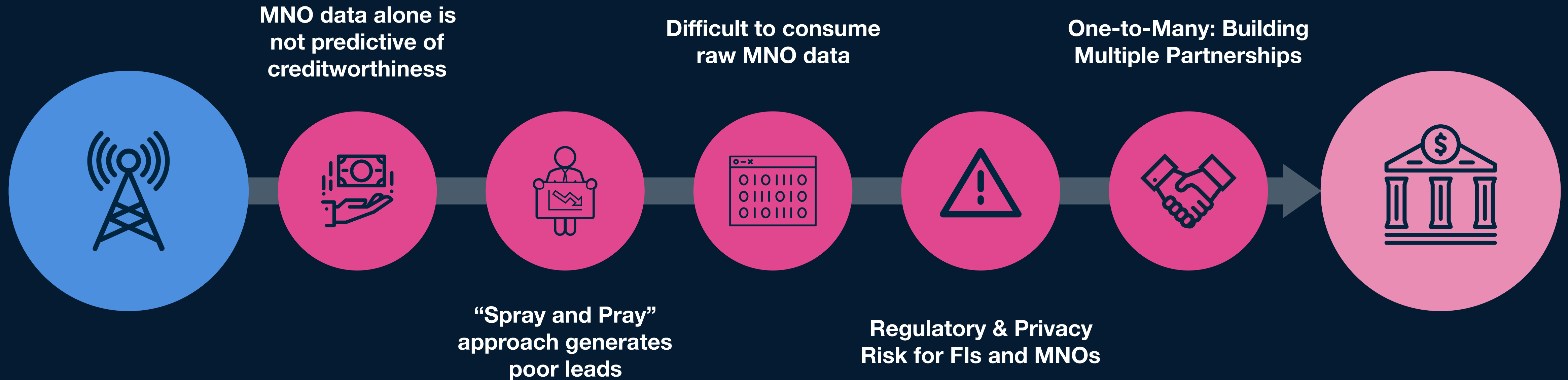
Digital Banks Cost of Customer Acquisition



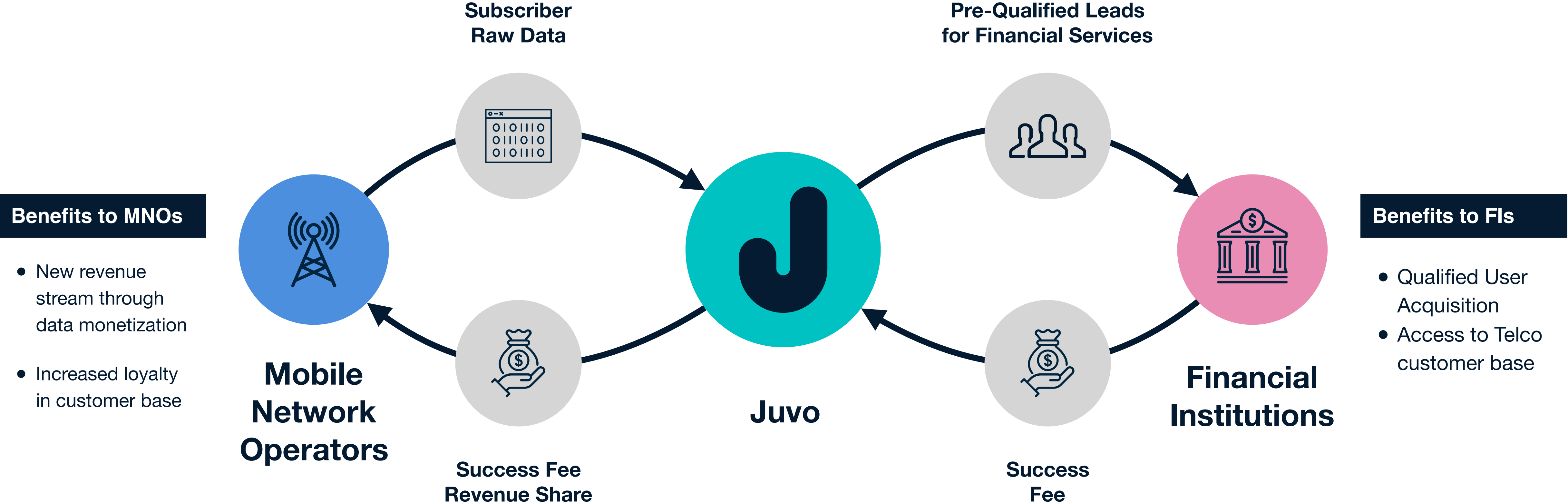
Using Financial Identities to Drive New Revenues



Mobile Network Operator / Financial Institution Partnership Challenges



Commercial Framework



A photograph of two young women with curly hair, smiling and taking a selfie with a smartphone. The image is darkened with a blue and purple overlay. The text 'Muchas Gracias!' is centered over the image.

Muchas Gracias!