INTRODUCTION TO JUVO

Making Telco/Financial Services Partnerships Actionable

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

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Juvo

Josh Gosliner

Dir. Product Marketing

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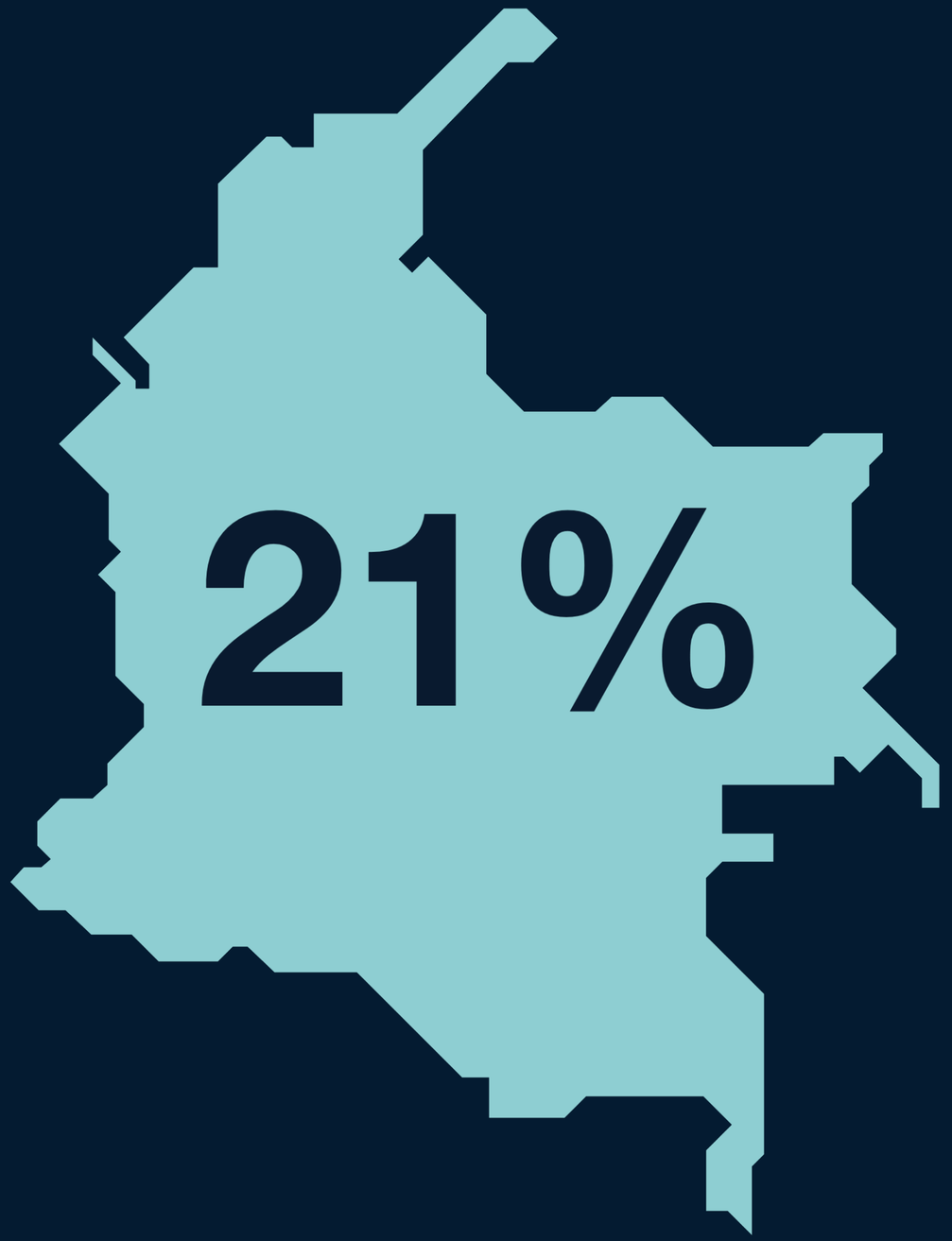

Credit Penetration in Colombia

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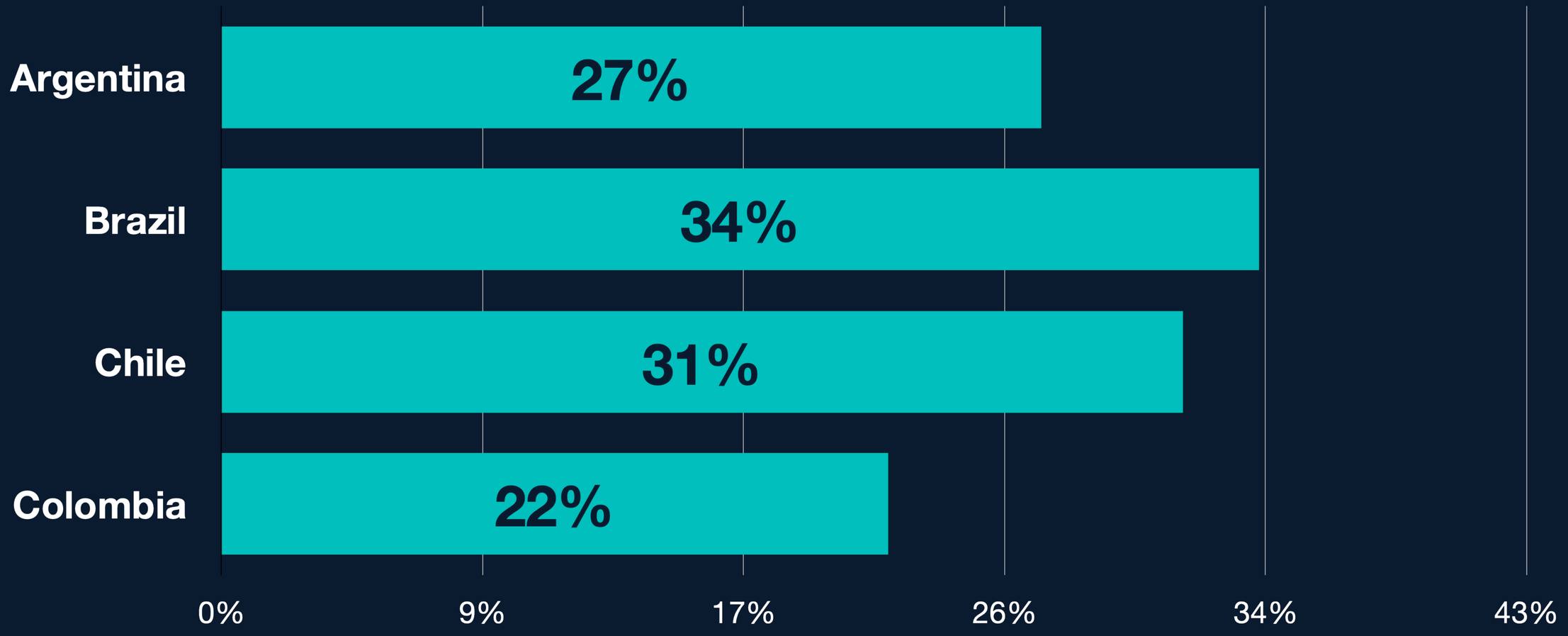
Penetration of Credit Across LATAM



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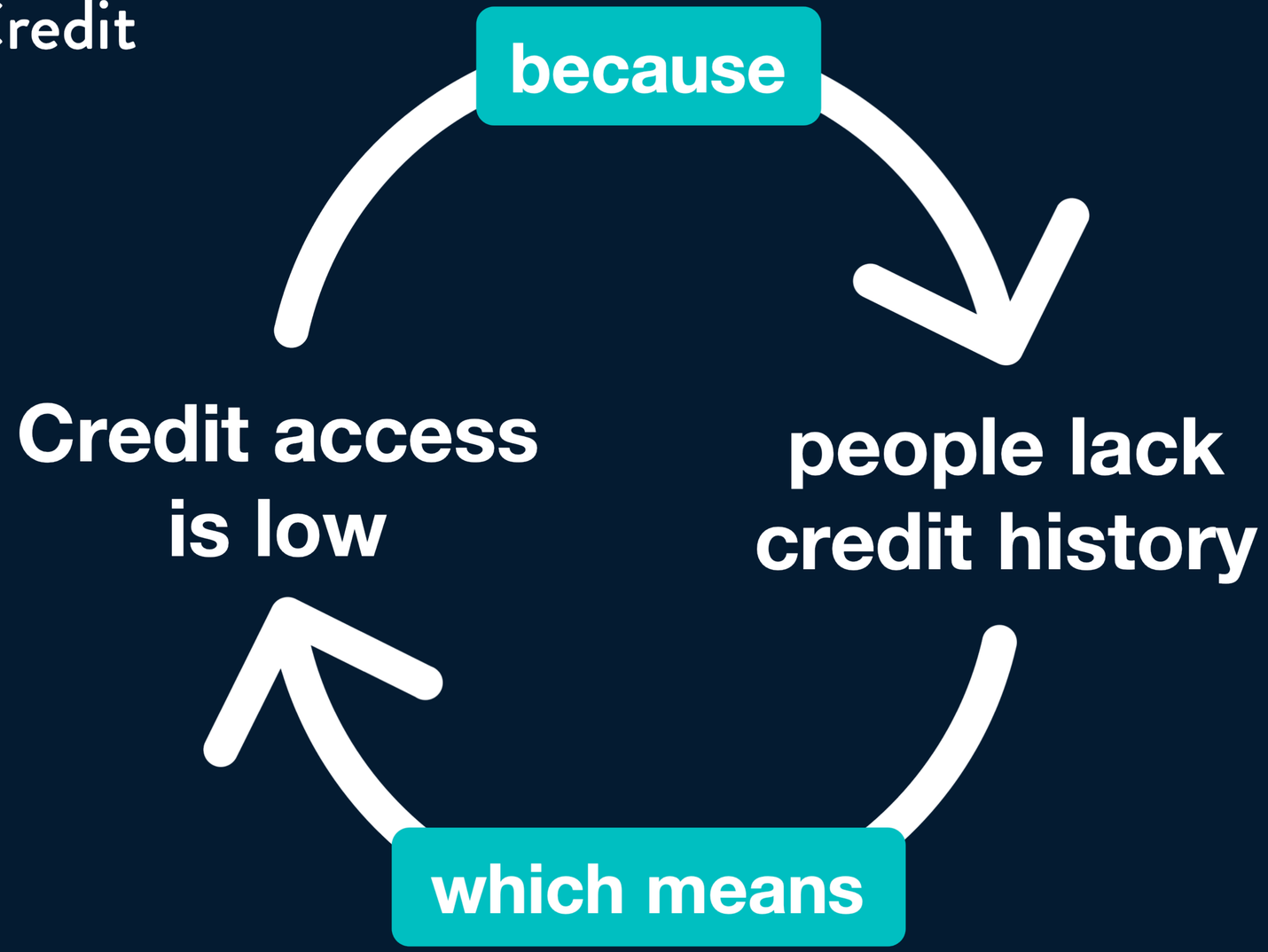
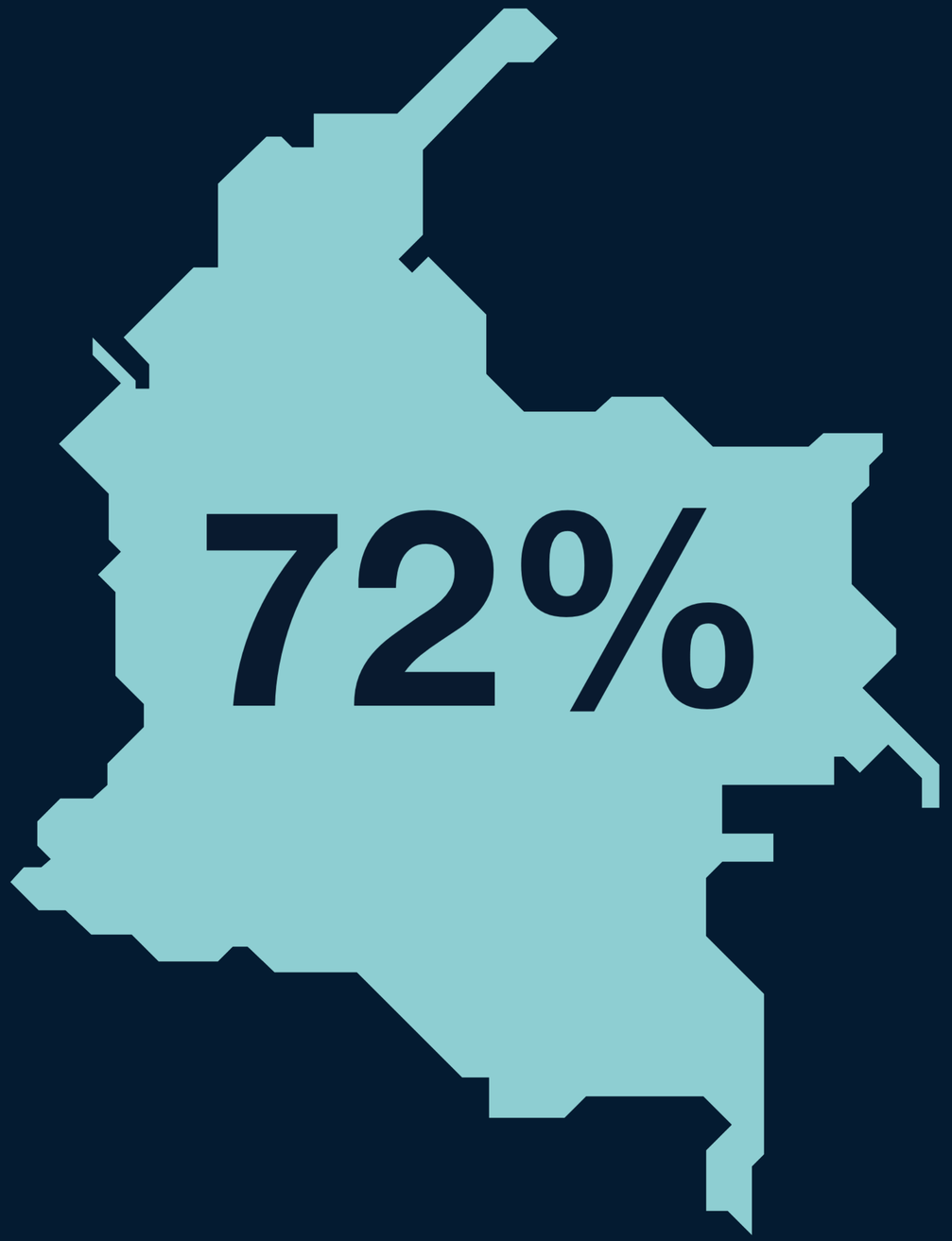
Solving the Credit Conundrum



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



Mobile Service Penetration

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Smartphones in Colombia

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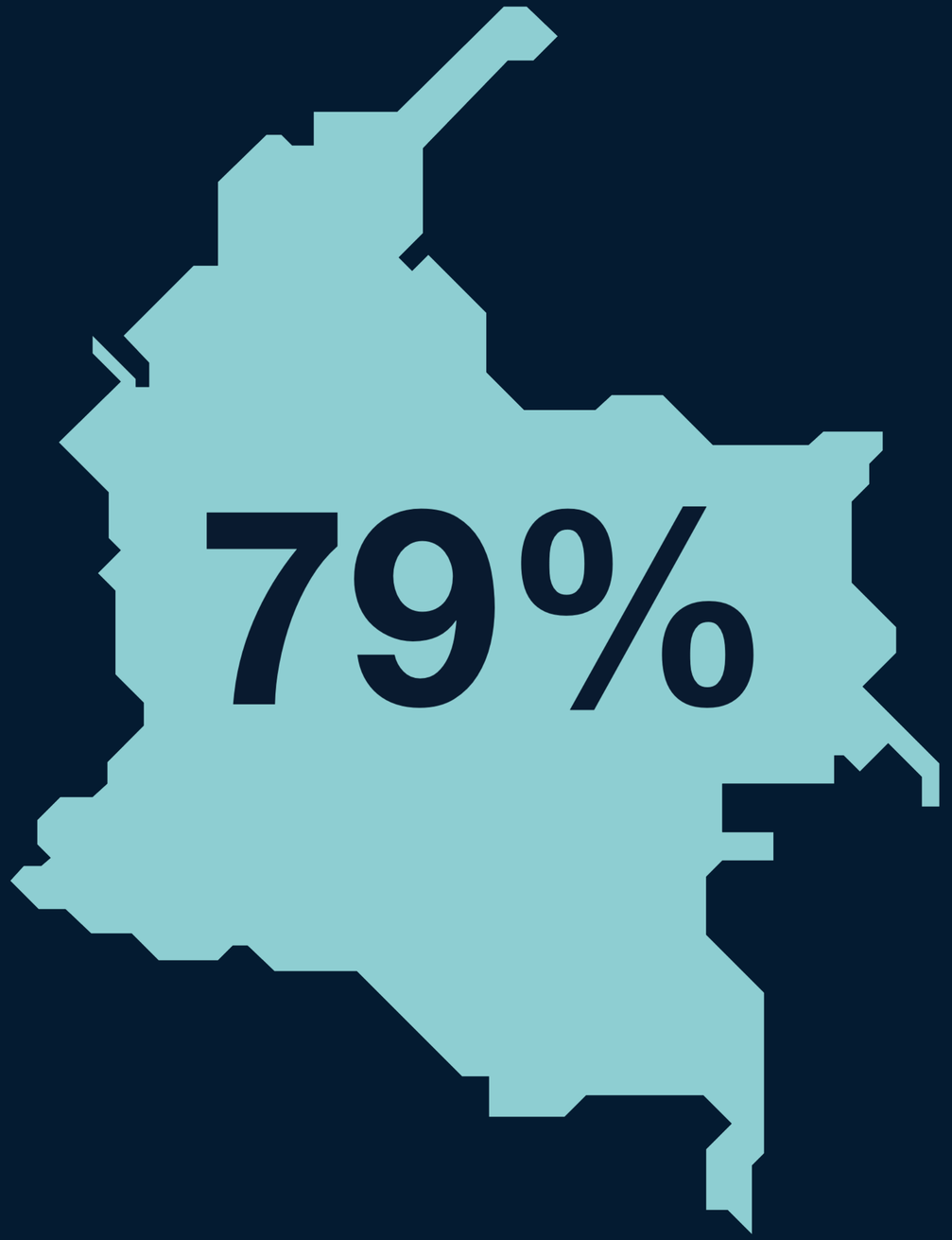

Mobile users on Prepaid

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Financial Identity as-a-Service

FiDaaS

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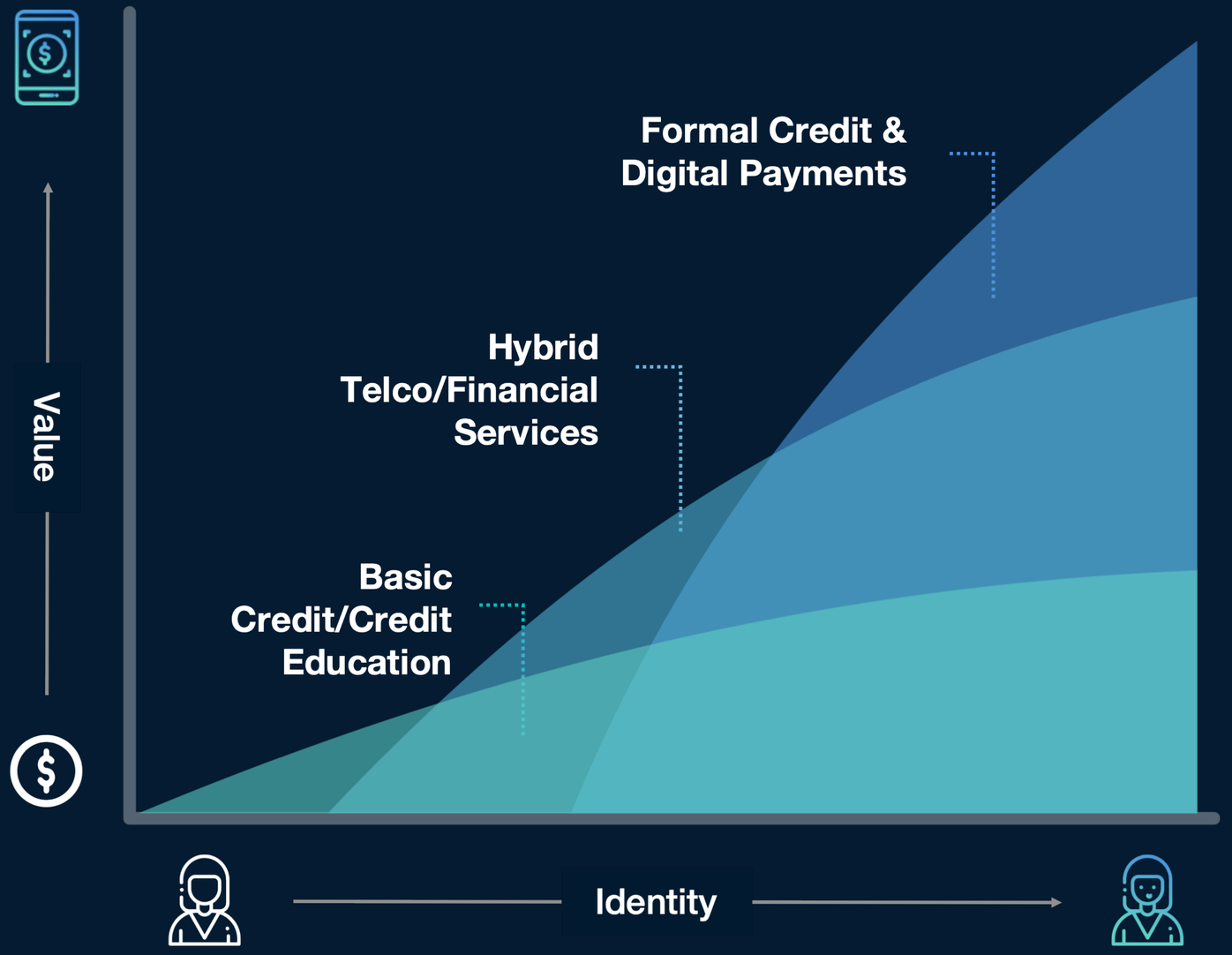
Progressive Credit for Financial Identity



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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)

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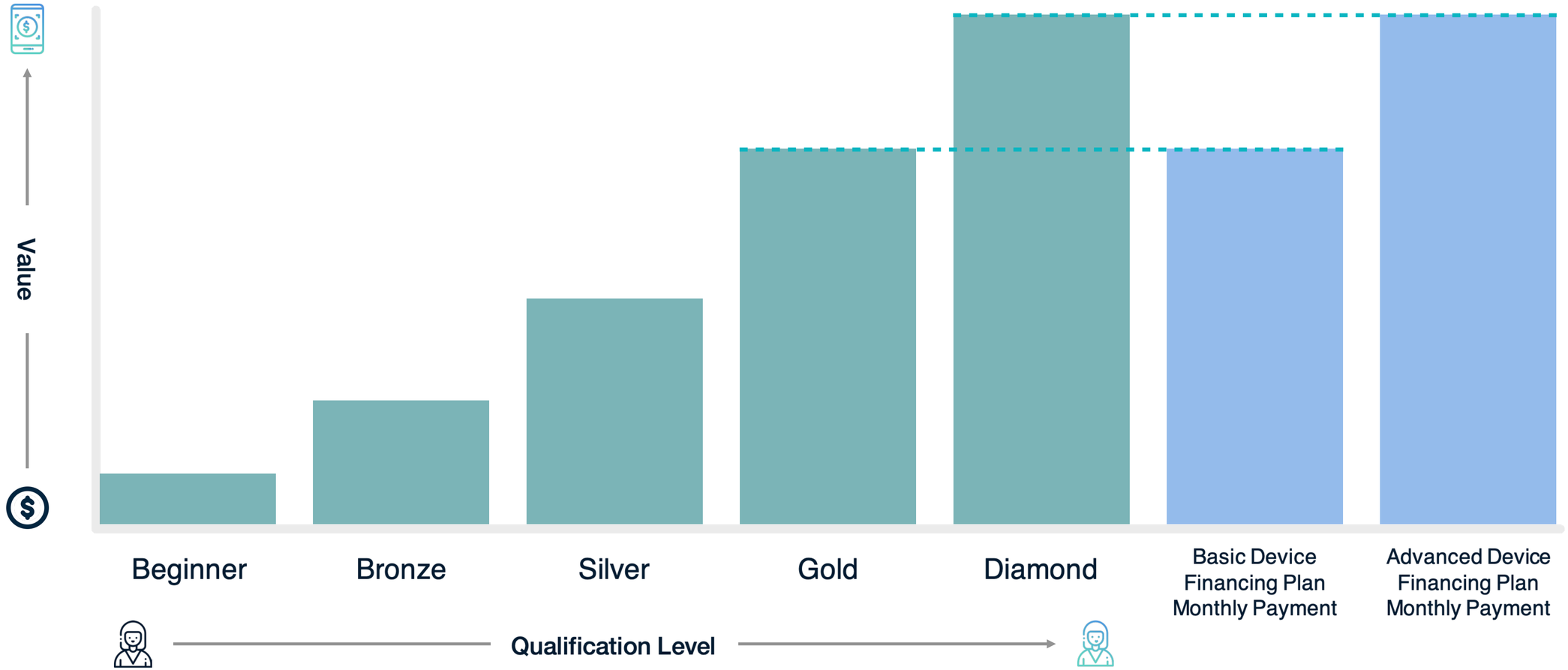
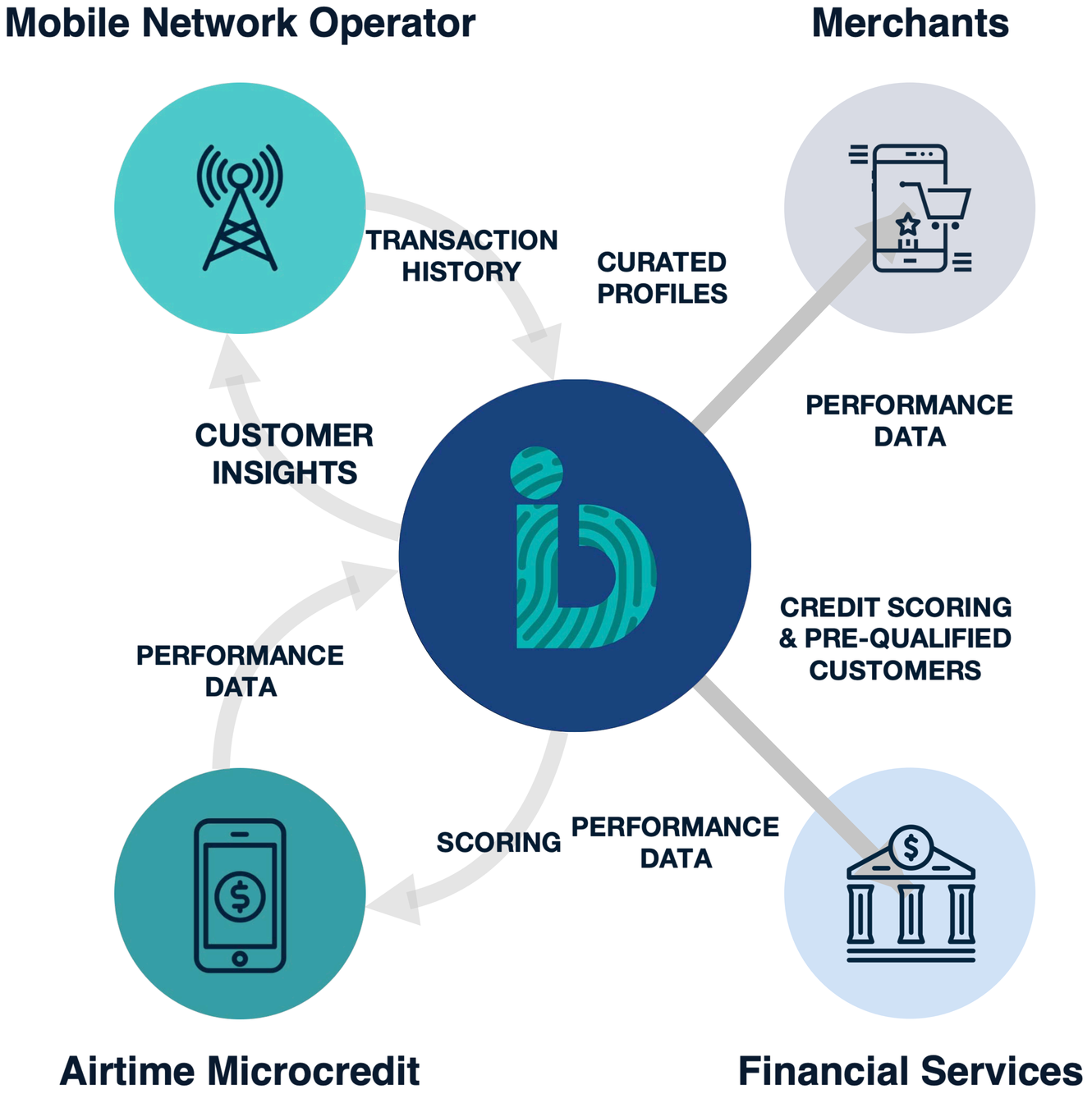
Progressive Lending Designed for User Qualification



Introduction to FiDaaS

Financial Identity as a Service (FiDaaS) Virtuous Data Loop



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

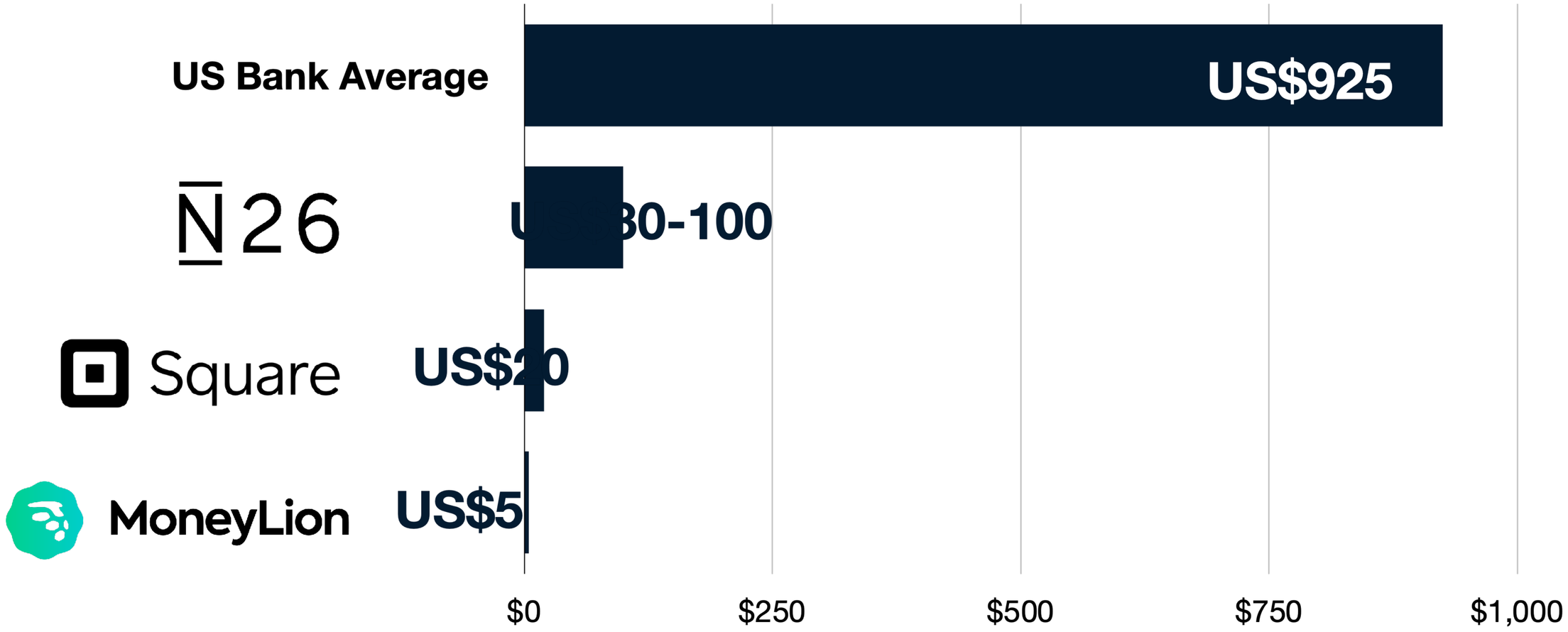
Change is Required for MNO Business Model

Acquiring Market Share

Maximizing ARPU

- **Quad Play**
- **Big Data & Analytics**
- **Financial Services**
- **Digital Transformation**

Digital Banks Cost of Customer Acquisition



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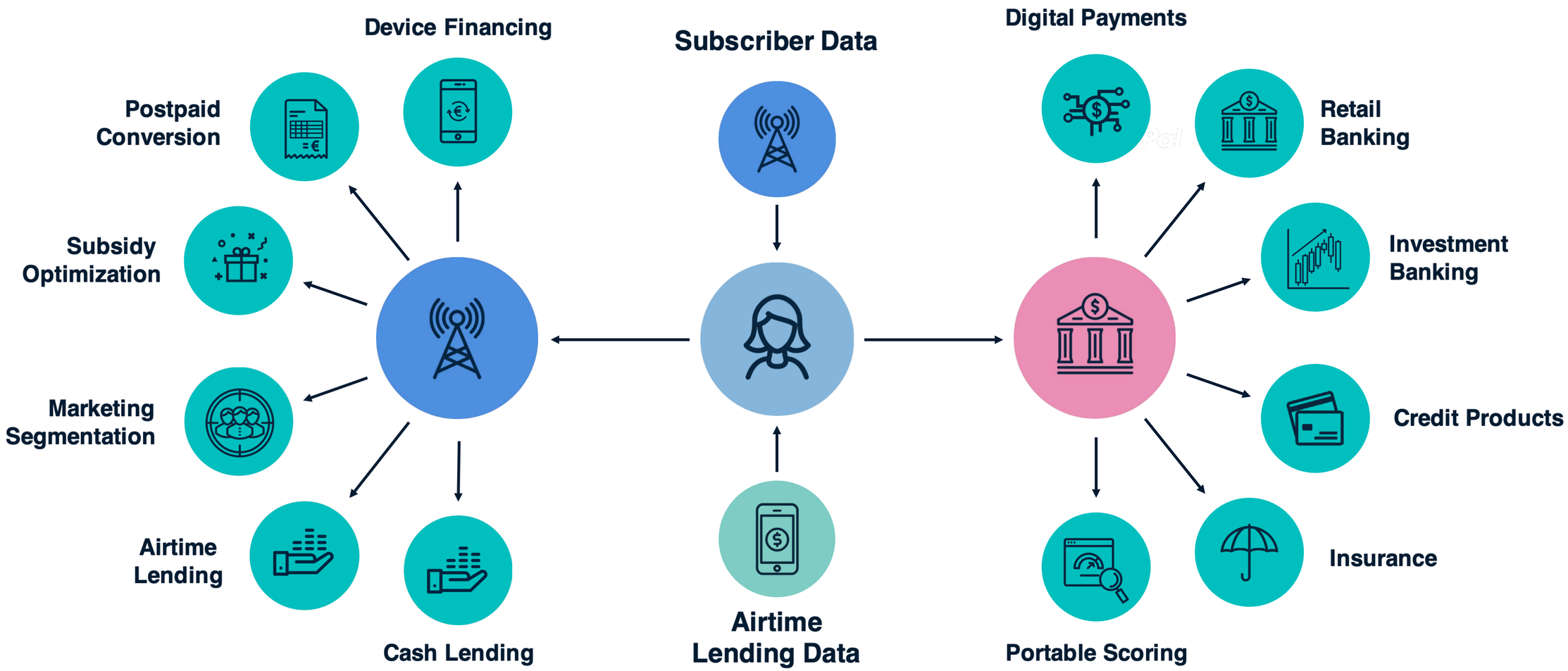
Using Financial Identities to Drive New Revenues



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Juvo connects Digital Decisioning to Ubiquitous Telco Data

Mobile Network Operator Data Integrations

Juvo is integrated into Mobile Network Operators in **26 countries** ingesting data from a multitude of sources in various formats. Juvo updates **5.6 billion data points** every day from batch and real-time data sources.

Global Data Infrastructure

Juvo builds and manages financial profiles in compliance with GDPR across five AWS hosted data centers on four continents. Global distribution of data ensures Juvo's ability to update & make data available to partners in real-time.

Tools & APIs for Data Accessibility

Juvo makes data & tools available to authorized third parties so they can make profiles & decisioning actionable

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