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WHITE LABEL CROWDFUNDING AND PEER-TO-PEER LENDING TECHNOLOGY



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www.whitelabelcrowd.fund

PROBLEM ADDRESSED BY THIS INNOVATION:

Online marketplace lending connects credit demand and supply in a transparent and efficient way.

KEY BENEFITS:

- · Reduced costs of administration of syndicated loans
- Streamlined borrower application process, leads to scalability
- Regulatory compliance experience of serving regulated FS clients

PREVIOUS AND EXISTING CUSTOMERS:

rebuildingsociety.com, eMoneyUnion.com, MarketLend.com.au, ThinCats.com.au, PeerFunding.co.uk (soon to launch), InvestNestDoor.com (USA), investandborrow.com (inactive Wonga company), Investors in Community (Coming soon) - UK benevolent crowdfunding platform

INNOVATION DESCRIPTION:



Peer to peer lending allows retail and institutional investors to register and lend funds to selected businesses for a return on capital.

Businesses apply online, create a profile and application for credit which can be screened via an integration with CRA (Credit Ratings Agency) solutions. Once published, an online marketplace faciliatates the connection of demand & supply through an opt-in process or by pre-configuring the lenders risk appetite.

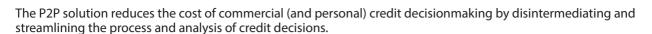
Furthermore the technology includes the regulatory requirements for managing client money. For US clients this is achived through an eWallet integration with SynapsePay. For UK clients the platform is optimised for the compliance requirements of CASS 7 and various SYSC requirements.

Clients can choose from 25 modules to build the funcitonality they need and integration with various 3rd party applications is enbled.

The comprehensive White Label Crowdfunding API (e.g. http://api.rebuildingsociety.com) allows:

- Interface with institutional investors and pension fund software
- Feed data into market comparison sites
- Receive borrower applications from affiliates and lead generation sites

HOW DOES THIS INNOVATION ADD VALUE?



The technology improves transparency and accessibility by providing an online marketplace to connect credit demand and supply.

Benefit from White Label's experience in supporting the launch and incubation phase of seven different P2P lending platforms, all at various early stages (both businesses and departments within large organisations).