



Singapore Headquartered Fintech
Since 2015

Fintech Pioneer in Mongolia



One of the Largest FaaS (Fintech-as-a-Service) Provider in the SEA



1st Fintech in Mongolia

2020

2019

2018

2017

2016

 lendmn

Mongolia's 2016 Lending Challenges

2 weeks 42 FORMS
\$1000

Lengthy & Complex process

Stringent Requirements

Fintech Pioneer in Mongolia

 **Under
2 minutes**

Fully Digital

AI-based

Building Mongolia's **Largest Fintech** Ecosystem in Under Three Years

2020



2019

2018

2017

2016

2018

**1st publicly
listed Financial
institution**



2019

Wallet



2020

**Mongolia's
largest FinTech
company**

(40% of Economically active population)



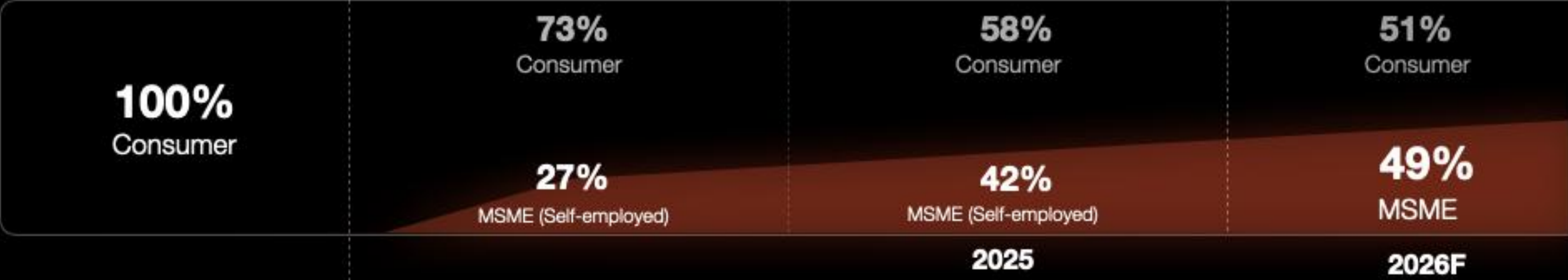
AI-powered Digital Lending: Turning Cash flow into Credit Scores

2026
2025
2024
2023
2022
2021

1st Fully Digital MSME Loan in Mongolia



Loan portfolio evolution (Share of Total Loan Portfolio)



2024

2021 | BNPL

>

2022 | Flexible Consumer Revolving Loan

Making Business Loan Simple



- Under 5 minutes
- Fully Digital
- No-Collateral
- Personal and Business Bank Statements
- Credit Line

What We Solved:

Financing **doesn't match** their business

1-4 weeks

Business loan decision in

Built for our own lending business, Now powering other lenders.



| Our technologies

Mobile App

e-KYC

Credit Scoring

Lending System

~90%
of technology
developed *in-house*

Southeast Asia

706M total population

66% Financial Institution Account Ownership ¹

A large underserved market, accelerating toward digital finance

Source: 1.WORLD BANK GROUP, 2025

| Technology for financial institutions

Mobile app & web

e-KYC

AI/ML credit scoring

LOS/LMS

e-wallet

e-Commerce

Link API

OCR

Other custom solutions

Bring our
engineering
capability and
lending
expertise to financial
institutions.

2026

2025

2024

2023

2022

2021

Established our
**financial
technology**
solution business

AND Solutions

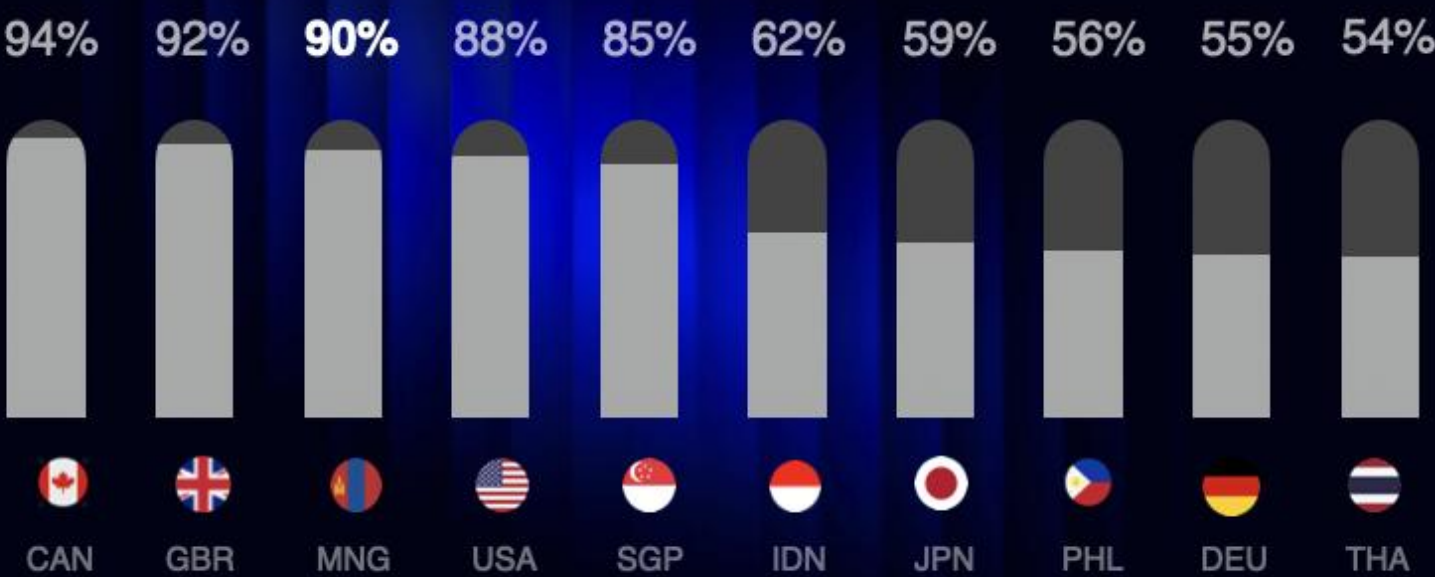
- Covid -19

Why Southeast Asia?

Priority bottleneck observed in our SEA engagements



Cash vs Digital Payments Rate %



Financial Institution Account Ownership %



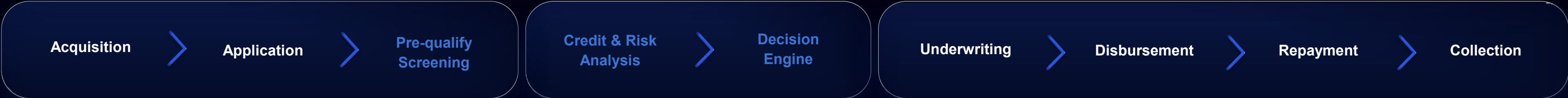
A comprehensive technology suite across the lending lifecycle



2026



THE LENDING LIFECYCLE



2025

2024

2023

2022

2021

AI-Native Front

● Conversational AI Interface (Chatbot)

● Agent Orchestration

1. Engage & Collect

● eKYC/eKYB Agent

Document AI

2. Understand & Analyze

● Income Calculation Agent

● Expenditure Calculation Agent

● Intelligent Analysis Agent

3. Pre-qualify

● Pre-Qualification Outcomes

Eligibility /Policy Engine

Knowledge Hub

custom AI scoring

AI-Driven Solution for Smarter Lending Decisions

Automated Credit Scoring
Assesses creditworthiness using specific criteria and unique data sources

looms

Loan Origination System

Same-day approvals
Configurable workflows, automated decisioning, compliance built-in

Loan Management System

Automated workflows
Repayments, collections, reporting, reconciliation

Lending strengthens technology.
Technology strengthens lending.

DIGITAL LENDING OPERATIONS

FINANCIAL TECHNOLOGY



Real-world
Data

Operational
Insights

Validation



Technology

Automated
Workflows

Innovation



Shared intelligence.
Built on domain expertise.

Our clients include:



11

Countries

40+

International clients

Strategic Partners:



- Office & Local team:
- Singapore
 - Philippines
 - Thailand
 - Mongolia
 - Indonesia
 - Vietnam
 - Japan

A Solid Footprint to
Expand Fintech
Technology Inclusivity
in the Emerging Markets

Our Next Chapter: Scaling Toward a Japanese IPO

2016



2021

Series A



2021



2025

Series B



IPO

Digital
Lending
Business

Valuation: USD 46.1M
US \$15.3M
raised



Marubeni



techstars

Financial
Technology
Business



Valuation: USD 106M
USD 21.4M
raised



PLANNED



Lending strengthens technology.
Technology strengthens lending.

DIGITAL LENDING
OPERATIONS



Predictability



FINANCIAL
TECHNOLOGY



Velocity

Thank you!