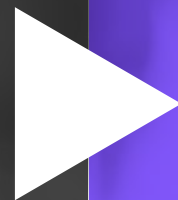


FROM
**UNDER
BANKED**



TO
**UNDER
STOOD**



23%

of Americans are
**unbanked or
underbanked**

- FDIC, Federal Reserve



Nearly
50 million

Americans are “credit invisible”

- CFPB

A faint, light blue world map is visible in the background of the slide, centered behind the text.

160 million

small businesses lack banking access

- Global Findex

A faint, light blue world map is visible in the background of the slide, centered behind the text.

4 billion

people have **no financial history** and
must conduct transactions with cash

- *Global Findex*



Who are the Underbanked? And why?

A faint, light blue world map is visible in the background of the slide, centered behind the text.

Could bring formal financial services to up to
100 million

more adults globally

- World Bank press release, 2018

A faint, light blue world map is visible in the background of the slide, centered behind the text.

Bringing unbanked adults and businesses into the formal banking sector could generate about

\$380 billion

in new revenues for banks globally

- Accenture



**New alternative data
bridges the gap**

The background is a blue-tinted photograph of a suspension bridge, likely the San Francisco-Oakland Bay Bridge, spanning a body of water. The bridge's towers and cables are visible, and the water reflects the bridge's structure. The text is overlaid in the center of the image.

**Global leader in alternative
data aggregation from
utilities, telecom and
cable providers**



```
mirror_mod.use_x = False
mirror_mod.use_y = True
mirror_mod.use_z = False
if operation == "MIRROR_Z":
    mirror_mod.use_x = False
    mirror_mod.use_y = False
    mirror_mod.use_z = True
```

Consumer Permissioned

Utility Data

Directly from the Source



\$70 billion

in utility spend captured



5,000

utility connections



43

countries



70%

of consumers are
willing to provide
additional financial
information to a lender

- Experian, *The State of Alternative Credit Data, 2018*



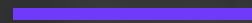
60%

**lift in approvals for
near-prime consumers**

- Experian, *The State of Alternative Credit Data, 2018*

4 billion

Potential customers



160 million

Small businesses

\$380 billion

In new revenues globally

FROM
**UNDER
BANKED**



TO
**UNDER
STOOD**