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2019

ZPER MONTHLY REPORT

No.1 TOP NEWS STORIES OF ZPER IN SEPTEMBER

- 1.SPREADIT's improvement and development points in September
2. ZPER has partnered with blockvhain integrated solution provider 'Luniverse'
3. News in Brief: KDB Startup 2019 / Capital Market Law Research Association

No.2 TOP NEWS STORIES OF ZPER ALLIANCES IN SEPTEMBER

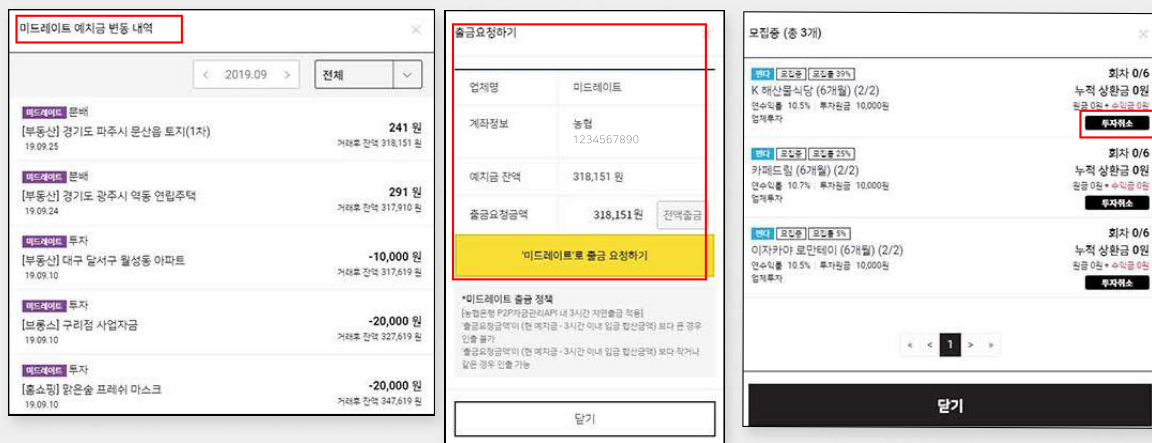
- 1.Cocktail Funding attracting 2 billion won in investment since taking over Funded
- 2.Pop Funding will launch a new product based on the full-filment system with IBK

No.3 TOP NEWS STORIES OF BLOCKCHAIN & P2P FINANCIAL IN SEPTEMBER

- 1.Busan includes blockchain as a financial service sector
- 2.Eun Seong-soo, chairman of the Financial Services Commission, will support P2P financial law & blockchain technology actively

SPREADIT's improvement and development points in September

The following items will be tested and opened for completion of the development.



■ New features development (Midrate development completed & Companies will be added in order)

- Add investment cancellation feature: Cancellation of investment is possible only for products that are being recruited for investment.
- Add withdrawal request feature: Request withdrawal of deposits by company to the registered actual account is possible.
- Add a deposit history lookup feature: Inquiring the deposit details by company, deposit, withdrawal, cancellation of investment is possible.

■ User convenience improvement

- Add an extension prompt when a session expires and navigating to the main page
- Improve the input method in investment by product
- Priority exposure to investable products from the overall search results when distributing investment amounts
- Modify consents when aligning
- Adjust the number of products exposed by company



ZPER has partnered with blockchain integrated solution provider 'Luniverse'

ZPER has formally signed a partnership with Luniverse which provides blockchain integrated solutions for efficient development and operation of DApp. At the UDC 2019 (Upbit Developer Conference) on the 4th, ZPER CEO JB Kim announced that many problems that were drawn from the preceding phase of PoC based on Ethereum mainnet will be solved through Luniverse in the future. Luniverse offers an integrated blockchain solution, including side chain and side token issuing and management services, as well as DApp-based transaction creation and token management services. Through these services, ZPER will record various transactions that occur on P2P financial(product information, repayment information, etc.) and P2P financial information sharing compensation platform(ZPER DApp) in blockchain. "DApp development teams like ZPER generally face problems in transaction capacity, commission problems and scalability issues. We will take advantage of the Luniverse to greatly improve these problems. As a result, We will be able to focus on the intrinsic value of the service and improve the quality of service," JB Kim said.

<http://bit.ly/2m5c7Ap>



News in Brief: KDB Startup 2019 / Capital Market Law Research Association

-Attending KDB Startup 2019 Class: Team ZPER has been attending the class at COEX in Seoul every Tuesday since entering the KDB startup finals back in July. The class will run until October under the theme of pitching and data production to attract investment from startups. (Photo : KDB Startup)

-Presentation at The Academic Seminar of Capital Market Law Research Association: JB Kim, CEO of ZPER, gave a presentation on the "P2P financial industry's status and challenges" at the academic seminar of the Capital Market Law Research Conference at Hufs on 28th. The academic seminar, attended by a number of industry, academic and legal officials, was held under the theme of "Lawful Problems of New Kind Combined Financial Transactions."

<http://bit.ly/2m5Z1D1>

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TOP NEWS STORIES OF ZPER ALLIANCES IN SEPTEMBER COCKTAIL FUNDING/POP FUNDING



Cocktail Funding attracting 2 billion won in investment since taking over Funded

After Trigger Partners, which runs cocktail funding (CEO Kim Un-ha), acquired the fund, it has attracted 2 billion won worth of investment from Korea Investment Partners. On 16th, Cocktail Funding said it attracted 2 billion won in Series A investment from Korea Investment Partners, the nation's largest venture capital. Cocktail Funding added that the investment attraction is due to recognition of the growth of the "Matini Glass System" that finds products with excellent stability. Meanwhile, Cocktail Funding, which took over P2P financial firm Funded back in August, is said to be using its patented technology to increase the efficiency of screening and evaluation. With the investment, Cocktail Funding will improve its screening model and hire more workers in the future.

<http://bit.ly/2kU9uRW>



Pop Funding will launch a new product based on the full-filment system with IBK

Pop Funding (CEO Shin Hyun-wook) is planning to launch a new version of its full-filment system. Pop Funding, which was selected as the designated representative for the Financial Services Commission back in March said it worked with IBK (Industrial Bank of Korea) and will release a new product in late September. The new product to be launched is based on Pop Funding's own full-film system. The system is designed to solve the problem of borrowers not being able to sell the movables during loan period and thus losing the timing of the sale. Pop Funding will also manage the entire process, including sales and delivery, through its own logistics warehouse operation.

<http://bit.ly/2kqG6IZ>

No.3 TOP NEWS STORIES OF P2P FINANCIAL & BLOCKCHAIN IN SEPTEMBER

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Busan includes blockchain as a financial service sector

In an ordinance on the promotion of the financial industry, the Busan Metropolitan Government said new technology sectors such as blockchain will also be included in the financial-related service industry. On 19th, Prime Minister Lee Nak-yeon discussed and confirmed the “comprehensive negative deregulation measures subject to self-governing laws” at the Seoul Government Complex. Through such measures, 142 tasks have been drawn up in the areas of local industries, the economy of the working class, and the livelihood of the residents, all of which will be carried out with the aim of completing the revision by the end of this year. The comprehensive negative conversion of the subject of the self-governing law was carried out by finding and revising one statute per local government through cooperation between the local government and the central government. As a result, the Busan Metropolitan Government included blockchain-based system software development and supply and blockchain-based computer programming service in its financial-related service business through an ordinance on the promotion of the financial industry.

<http://bit.ly/2kumoWE>



Eun Seong-soo, chairman of the Financial Service Commission, will support P2P financial law & blockchain technology actively

Eun Sung-soo, chairman of the Financial Services Commission, said he will actively support the enactment of P2P financial laws and related legislative processes and blockchain technologies. On 18th, The chairman, who attended a “fintech scale-up field meeting” held in Seoul, expressed his intention to carry out a more drastic fintech policy with consistency in the future. He added, “For the emergence of global fintech unicorns companies, continuous regulatory innovation and activation of fintech investment are necessary.” Also He said “We will actively support the remaining parliamentary legislative process of the P2P legislation and also support blockchain technology, a key technology in the fourth industrial revolution, to test its potential by sandboxing.”

<http://bit.ly/2mrBGfQ>