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ZPER MONTHLY REPORT

No.1 TOP NEWS STORIES OF ZPER IN OCTOBER

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2. C-SO Funding has received an award of the Minister of Trade, Industry and Energy

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

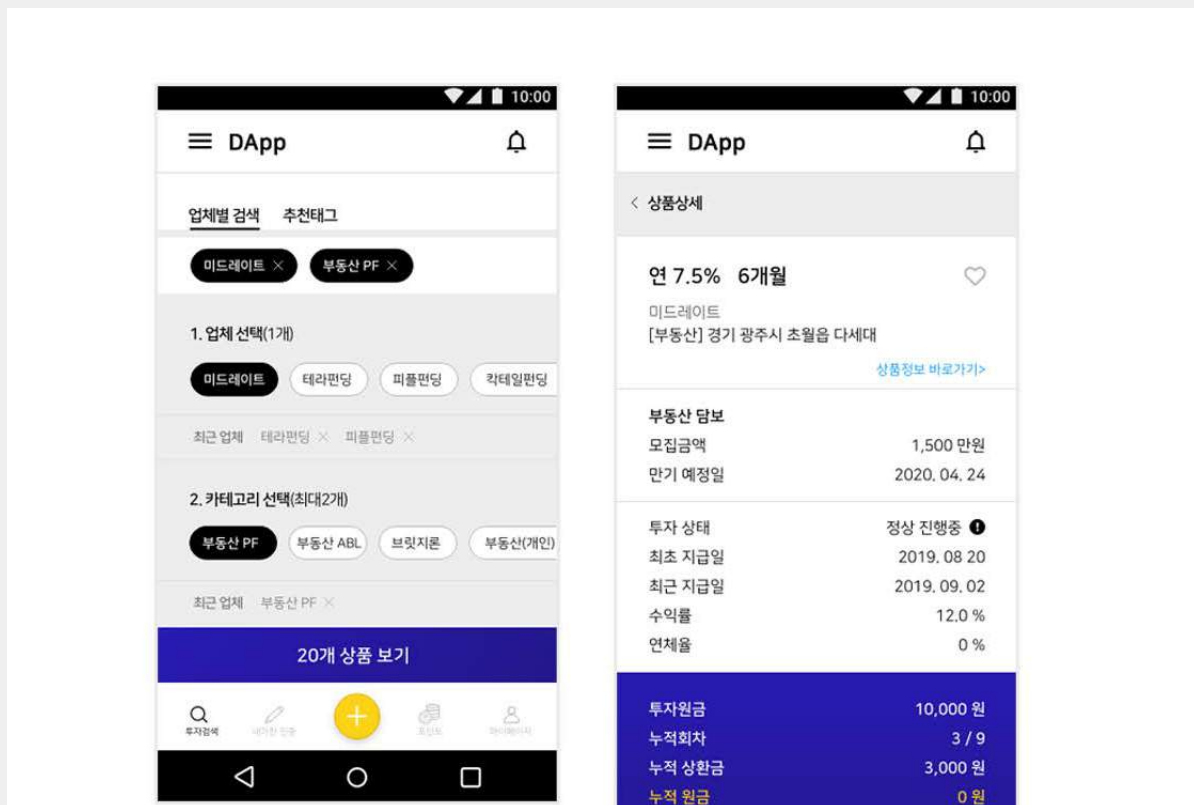
1. VC investment rush in P2P financial industry ahead of allowance financial institutions' investment
2. ZPER advisor and BCC representative Park Soo-young
"The blockchain industry is in middle of separating the wheat from the chaff"

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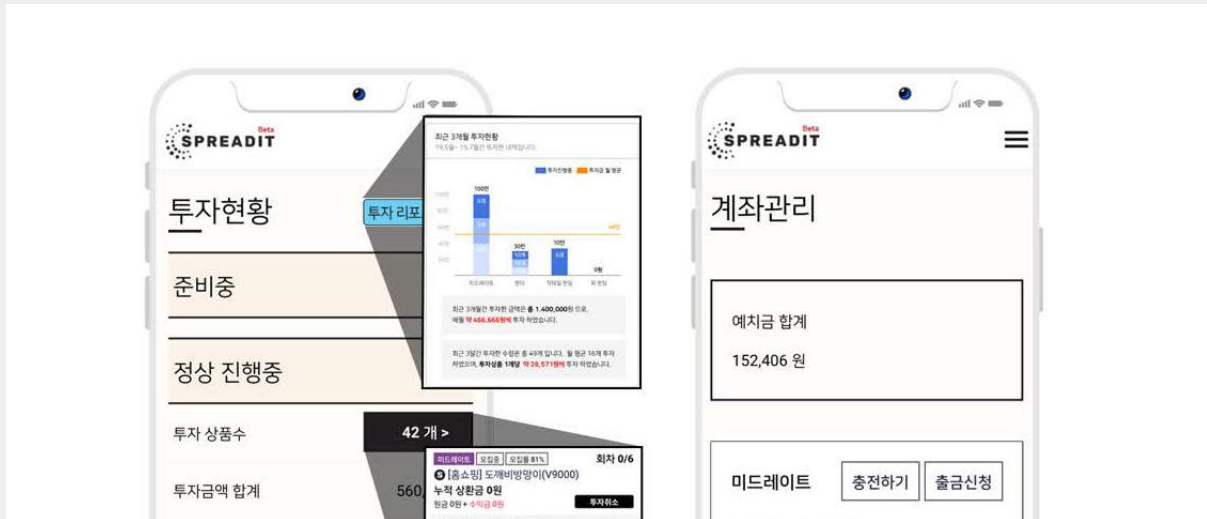
The development news of ZPER DApp

We began full-fledged development last September to launch it year-round after the completion of its panning. Currently, sequential development is taking place and ZPER DApp will move in a more convenient and useful direction to meet its identity as an 'investment certification sharing community'.



■ For the successful launch and operation of ZPER DApp, we are preparing

- Developments Android-based investment certification and rewards
- Selecting the appropriate service name for the value of the service and branding elements
- Setting detailed policies for authentication, compensation
- Promotions and marketing for members of SPREADIT, members of interlocking P2P companies, and existing P2P investors.
- Design and development of Blockchain Smart contract based on Luniverse for P2P financial integrated data establishment



The development news of SPREADIT

SPREADIT has been developed with additional features for the full launch of its services. The following features have been developed and tested and are now functioning normally in SPREADIT.

- Check the details of changes in deposits: Inquiry by company, payment and withdrawal, investment, and distribution items can be inquired.
- Forwarding request: Withdrawal can be made to registered account upon withdrawal request.
- Cancellation of investment: Cancellation of investment is possible only for the products in recruitment.

In the future, we plan to develop automatic investment functions and linkages with more companies. We will provide a variety of services to enhance the convenience and satisfaction of users, including investor reports and member newsletters. Besides, we are currently establishing a marketing strategy to secure users of SPREADIT and ZPER DApp. We will make more efforts to secure a successful settlement of both services.

Hashgrab goes to the Pre-Demo of KDB Startup 2019



On the 16th, Hashgrab advanced to the pre-demonstration of the KDB startup program. The KDB Startup Program is a startup support program hosted by the KDB Korea Development Bank and the KDB Sharing Foundation and organized by the Korea Youth Entrepreneurship Foundation, which has been held annually, starting in 2013. This year's total applied team is known to 455 teams, while 10 teams are known to have advanced to the free demonstration. Hashgrab was recognized for its business feasibility and potential growth by announcing its business contents based on its P2P distributed investment service called SPREADIT that was released in June. The KDB startup supports expert mentoring costs to teams that advance into the pre-demo. In line with this, Hashgrab will invite experts in business models, branding and pitching to conduct intensive mentoring.

"Since last July, we have attended all the classes. We will make preparations for the pre-demonstration for those who are waiting for the growth and performance of Hashgrab," said JB Kim, CEO of Hashgrab.

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



FUNDA has selected as the designated representative for IBK Industrial Bank by Financial Services Commission



Funda (CEO Park Sung-joon), a P2P financial company specializing in self-employment, was selected as the designated representative for IBK Industrial Bank after a review by Financial Services Commission. FinTech companies selected as designated agents, including Funda, can test-run innovative technologies and ideas by applying them to tasks entrusted by financial companies. "We have received recognition for our excellence in the credit loan screening model based on the prediction of small business sales over the past four years. The model will be used as a key part in the credit loan field for small commercial businesses of IBK," FUNDA official said. FUNDA will analyze sales data to automatically calculate loan limits for small merchants, while IBK will provide loans to borrowers based on the limits produced. "International online loan companies are providing fair and convenient credit loans to more operators through cooperation with banks. We will show that FUNDA is opening the way in Korea," said Park Sung-joon, CEO of FUNDA.

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

C-SO Funding has received an award of the Minister of Trade, Industry and Energy



C-SO Funding(CEO Lee Jung-Yoon), a P2P financial platform specializing in movable collateral, won the commendation of the Ministry of Trade, Industry, and Energy in the fourth industrial revolution leading company category of the 43rd National Productivity Congress. The National Productivity Contest is held annually to reward and encourage those who have contributed to economic development, including productivity innovation and job creation. Based on P2P-specialized solutions, including a mortgage-value prediction evaluation system, C-SO platform is helping small and medium-sized businesses solve financial difficulties. Besides, the company has maintained its position as a P2P financial platform specializing in movable collateral, maintaining the delinquency and default rates of zero percent for three years. "We will establish a more convenient and stable platform for investors based on our technology capabilities such as IoT," said CEO Lee Jung-yoon of C-SO platform.

<http://bit.ly/31LKID1>



VC investment rush in P2P financial industry ahead of allowance financial institutions' investment

Venture capital(VC) investment is continuing in the P2P financial industry as the P2P financial law passed the National Policy Committee of the National Assembly in August, making legislation and implementation visible. Earlier this year, Together funding attracted 13 billion won in Series B investment from Korea Investment Partners and five other companies. It was followed by major companies such as Lendit, 8 percent and Cocktail funding, which also attracted investment. This seems to be due to expectations that P2P industry will grow across the board as financial institutions' investors are allowed to invest in P2P financial when implementing the P2P financial law. Indeed, overseas P2P financial markets have grown significantly since financial institutions were allowed to invest, and 83% of investors in the largest P2P financial company Lending club in the United States are banks and financial institutions. Korea's P2P financial industry is also expected to see rapid growth based on institutional changes.

<http://bit.ly/2Jmqw45>

ZPER advisor and BCC representative Park Soo-yong "The blockchain industry is in middle of separating the wheat from the chaff"



Park Soo-yong, co-chairman of the BCC(Blockcrafters), who is participating as an advisor to ZPER, said that the blockchain industry is in the process of separating the wheat from the chaff at 'The Conference 2019' held on the 17th. Hosted by BCC and D.STREET and organized by SBA, 'The Conference 2019' was held to closely look at the current and future value of the blockchain industry and share key elements needed for the industry. Co-chairman, Park Soo-yong, said in a keynote speech that the blockchain industry has recently passed the so-called frenzy of expectations and aspirations and that it will define and share the value chain before the upcoming changes. Industry experts, including DApp.com CEO Kyle Loo, BIFROST CEO Park Do-hyun, Binance Labs executive director Choi Hyung-won, Cross Angle CEO Lee Hyun-woo, participated in the conference

<http://bit.ly/31Jm7i9>