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2019

# ZPER MONTHLY REPORT

## No.1 Top News Stories of ZPER

1. The official release date of SPREADIT has been confirmed
2. P2P investment community based on accreditation and rewards, ZPER DApp's, name has been confirmed as 'Showit'
3. Hashgrab has launched a joint project with a large fintech firm on SCF

## No.2 Top News Stories of ZPER Alliances

1. WEFUNDING won the Ministry of SMEs and startups award
2. MOUDA has applied a investor protection fund 'MediSafe'

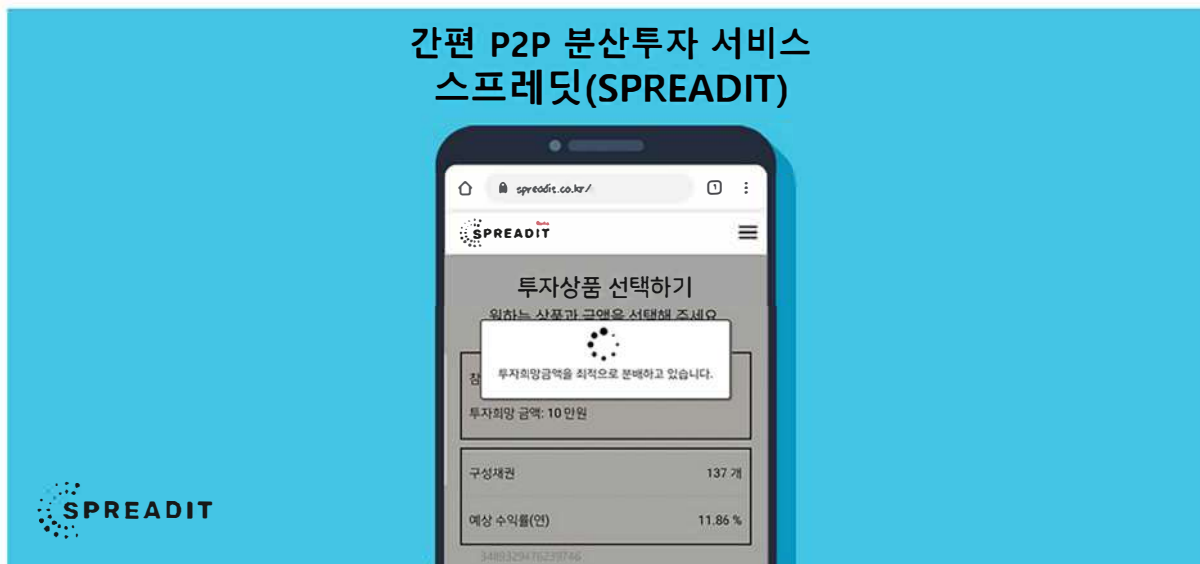
## No.3 Top News Stories of P2P Financial & Fintech

1. The P2P financial law passed the cabinet meeting, confirming the specific implementation schedule
2. The financial sector is voluntarily expanding cooperation with FinTech startups

# No.1 Top News Stories of ZPER in November

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## The official release date of SPREADIT has been confirmed



### ■ The launch date of SPREADIT's full service

This is to inform you that the official release date of the P2P distributed investment service, SPREADIT, has been fixed. The official release of SPREADIT, originally scheduled for November, has been changed to December 18 due to service development and improvement and UI design renewal

We apologize to many of you who have waited for this.

As for the UI design of SPREADIT, which many people have asked for and commented on, we are revising it to focus on enhancing service efficiency and convenience.

### ■ Major developments and improvements of SPREADIT

- ◇ Deposit variation details inquiry function: Inquiry by supplier and item
- ◇ Deposit withdrawal application function: Application by company
- ◇ Deposit-charging account can be sent as Kakao Talk message
- ◇ Cancel investment function: only for the product before completed
- ◇ UI design renewal

In addition, a variety of strategies are being discussed to increase key indicators of SPREADIT, such as new membership and investment execution. Please take a lot of interest and support.

<http://www.spreadit.co.kr>



## P2P investment community based on accreditation and rewards, ZPER DApp's, name has been confirmed as 'Showit'

The name of ZPER DApp, a P2P investment community based on authentication, sharing and compensation, has been confirmed. Its name, which was confirmed through many discussions recently, is 'Showit' which means that it can share the details of P2P investment with others and exchange of awards, and enjoy sound exchange of opinions and opportunities for data-based investment.

It also gave uniformity to various services that will utilize ZPER token in the future by utilizing the same termination as SPREADIT. After signing up, Showit users can easily upload their P2P investments in the form of photos and Excel files, and take advantage of social functions such as assessment of each other's information (like/Don't like) and comments. In addition, users' demand and convenience will be further enhanced as a function is provided to search products that are publicly certified by others, keywords, and categories.

Through Showit's operation, actual P2P investment data that had been held only by individual P2P financial companies and their investors will be gradually established. In addition, through the point reward system, the company expects to actively induce voluntary authentication and exchange of participants and become an essential app for P2P investors or interested people in the future.



## Hashgrab has launched a joint project with a large fintech firm on SCF

Recently, Hashgrab started SCF(Supply Chain Finance) business with a large South Korean fintech company. The SCF, well-known in Korea as selected accounts receivable, serves to raise funds at reasonable interest rates before the settlement of the payments to sellers represented by entry companies of online commerce platforms and others.

As new industries such as online commerce and the shared economy have grown, demand for the system has increased rapidly and opportunities to utilize advanced technologies such as IoT(Internet of Things) and artificial intelligence have sprung up.

As a result, Hashgrab will participate in the project based on his experience in blockchain and P2P finance. Also, the large fintech firm pushing for the joint project is based on its high understanding of blockchain and cryptocurrency, so the two companies will be able to discuss various cooperation options, including the use of ZPER token in the future.

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# Top News Stories of ZPER Alliances in November WEFUNDING / MOUDA



## WEFUNDING won the Ministry of-SMEs and Startups award

On the 12th, WeFunding (CEO Lee Ji-soo), a P2P financial company specializing in real estate, won the Minister of Small and Medium Business Award (Minister Park Young-sun) in the category of "Young Entrepreneurship Promotion Award" held in Yongsan, Seoul. WEFUNDING was recognized for its contribution to the overall revitalization of the real estate market and the development of technology finance and asset management services by releasing urban regeneration projects and PF project products that were difficult for individual investors to access.

"So far, high-quality real estate has been the exclusive property of institutional investors, and individual investors have not even had access to information. With this award, we will make more efforts to make it easier and more transparent for anyone to invest in high-quality real estate" CEO Lee Ji-soo said.

<http://bit.ly/3390KY2>



## MOUDA has applied a investor-protection fund 'MediSafe'

On the 14th, MOUDA, a medical company specializing in P2P financial services, announced that it will apply the 'MediSafe' fund for the first time. If a product subject to MediSafe is more than 90 days overdue, up to 90 percent of the principal invested will be paid first within the reserve.

MOUDA has set aside 100 million won in initial funds and 1 percent of loans for products covered by MediSafe at the end of each month to raise funds. Since the release of MediSafe, MOUDA has also disclosed its status and balance of funds on its website every month. As of Oct. 31, the total amount of MediSafe funds was reportedly about 190 million won.

"Even after this application, the ratio of protection based on the balance of medical supplies reaches 3.6 percent. MediSafe is a necessary device for continuously improving screening and bond management techniques," CEO Jun Ji-Sun said.

<http://bit.ly/2D0SL5o>



## The P2P financial law passed the cabinet meeting, confirming the specific implementation schedule

The Financial Services Commission (FSC) said that the 'The Online Investment-linked Financing law and the User Protection law' which specify the legal basis and requirements for P2P financing, passed the Cabinet meeting on 19th. The law is scheduled to go into effect on Aug. 27, 2020, nine months after it was promulgated on 26th. The P2PP financial law includes regulations on P2P financial firms' entry into the market and operating behavior, and thr introduction of an investor and borrower protection system.

Under the enforcement of the law, P2P financial firms must register with the FSC within a year. Operating P2P financial firms without registering will result in up to three years in prison or a fine of up to 100 million won. In addition, to prevent reckless P2P loans, investor protection will be enforced, such as limiting the loan limit to less than 10 percent of the outstanding amount of linked loans to the same borrower and segregating investment to protect investment funds. The government plans to prepare subregulations including minimum capital and equity capital investment requirements of P2P financial companies and announce the legislation within January next year at the latest.

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



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

## The financial sector is voluntarily expanding cooperation with FinTech

Financial authorities are actively pursuing fintech support policies, citing 'innovative financing' as a key task. As a result, the company is expanding cooperation with FinTech startups within the financial sector and moving forward as a partner. Financial firms operate labs to foster FinTech startups and support various areas such as infrastructure, investment, commercialization and overseas expansion.

According to the Korea FinTech Support Center, there are 353 startups that were released through fintech labs from financial companies as of 2018. Shinhan group launched "Shinhan Future's Lab" and has also started to declare re-runs this year with the aim of increasing the number of companies operating in the country. As such, the financial sector is recruiting companies that can create synergy with technology companies such as FinTech, big data and blockchain. "As FinTech has become a global trend, Korean banks seem to recognize the need for cooperation voluntarily now," said Chung Yoo-shin, chairman of the Korea FinTech Support Center.