LENDLEDGER

Blockchain infrastructure to power trillions in lending for small businesses

Lenders lack data on informal businesses

$2.9 Trillion*
Missing loans

$290 Billion
Lost interest margin

$29 Billion
Lost data monetization

Lenders

paytm
Mobile wallet data

m|swipe
POS device data

amazon
Online sales data

* Unmet demand from informal micro-, small and medium enterprises in emerging markets
Source: IFC MSME Finance Gap Report 2017 and LendLedger analysis based on Happy Loans commercial terms

LENDLEDGER

Our integrations unlock data on millions of small enterprises

e-Wallet	e-Commerce	Mobile Wallet	Payment Gateway	POS

12k IserveU	20k BIZTECH	30k	100k wirecard	20k farMart	400k MONEY N MOBILE
250k PAY1	20k	20k PayMonk	50k Flipkart	490k paytm	1k iiS
100k PAYWORLD	15k EKO/-	20k	10k instantpay	45k STOREKING	300k mswipe
20k WEIZMANN FOREX	100k ADITYA BIRLA FINANCE	20k NICT	25k ipay	100k instamojo	100k ongo

*Through our partner Happy Loans in India

But an intermediary cannot solve a $3 trillion gap

30 custom integrations with data providers

7 lenders including our own licensed NBFC

HAPPY (India)
25,000 loans
($15 million)
2% loss rate

LENDLEDGER

Instead, the global play is an open network

More loans at lower rates

experian.

JUMIO

Debt Nirvana

mswipe™
Data provider

ICICI Bank
Lender

More lenders, better monetization

More data, better lending

Lender ABCDE
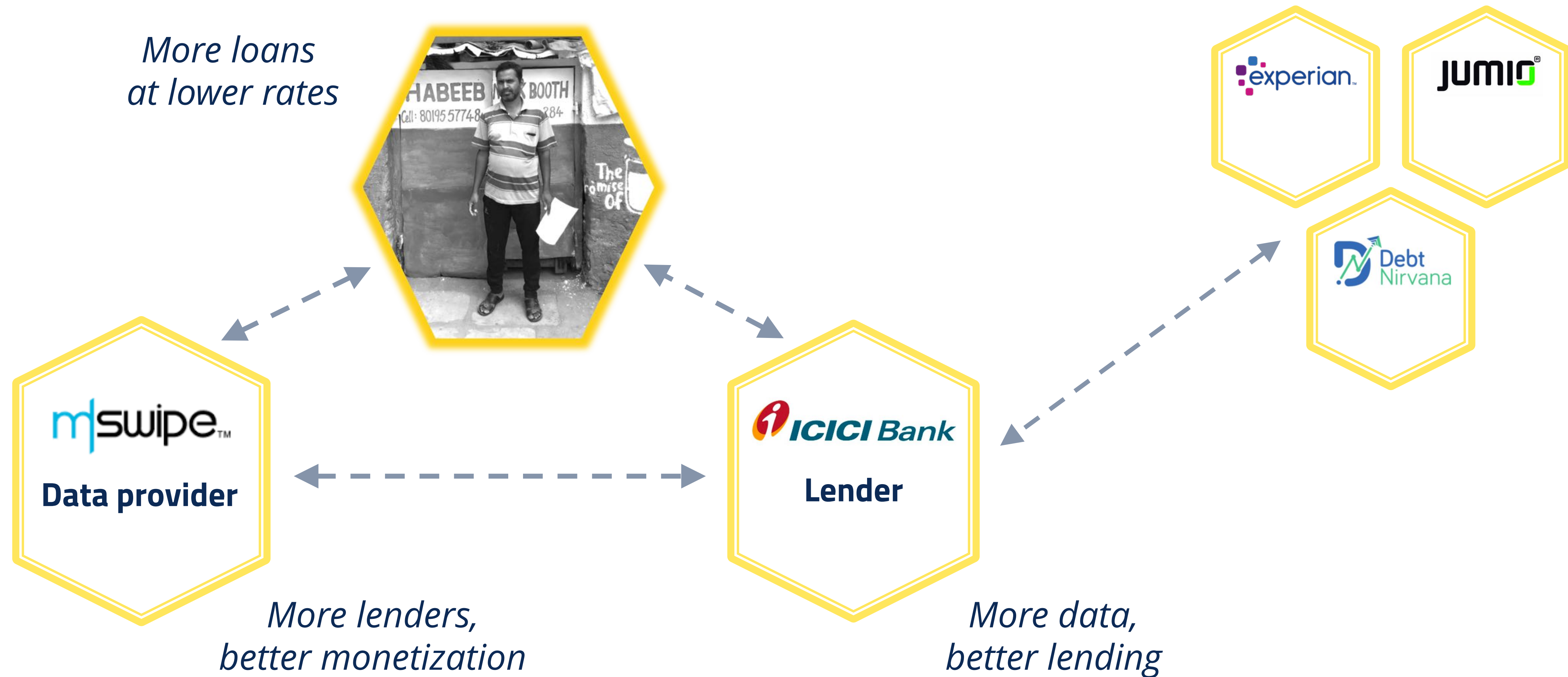
Live Data Provider Offerings

The live market dashboard shows all data providers currently offering data. Roll over column headings to see definitions.

| Copy | CSV | Excel | PDF | Print |

Search:

Data Provider	Data Offered	# of Leads	Fee Asked (as % of loan)	Standard Format?	Metric 1: Loans	Metric 2: Avg. rate	Metric 3: Loss rate
PayTM	M-Wallet Trans.	450,000	2.00%	Yes	61,650	18.6%	3.2%
Eko	E-Wallet Trans.	15,000	0.75%	Yes	2,055	17.3%	1.7%
MSwipe	Point-of-Sale Trans.	350,000	1.25%	Yes	47,950	19.2%	2.0%
	Can provide KYC:		YES				
	Can provide customer bank details:		YES				
	Can collect repayments:		YES				
Flipkart	Online sales	50,000	2.00%	Yes	6,850	20.5%	1.9%
ItzCash	E-Wallet Trans.	75,000	0.80%	Yes	10,275	19.0%	2.1%
InstantPay	E-Wallet Trans.	10,000	0.75%	Yes	1,370	21.1%	3.0%
StoreKing	E-Wallet Trans.	45,000	0.65%	Yes	6,165	17.2%	1.4%
Money on Mobile	E-Wallet Trans.	400,000	1.20%	Yes	54,800	17.3%	1.0%
Onga	Point-of-Sale Trans.	25,000	1.30%	Yes	3,425	18.4%	5.3%
iPay	Point-of-Sale Trans.	25,000	1.00%	Yes	3,425	16.2%	2.5%
BharatPay	E-Wallet Trans.	20,000	0.90%	Yes	2,740	15.5%	3.7%
Aditya Birla	E-Wallet Trans.	100,000	1.00%	Yes	13,700	20.3%	2.2%

Showing 1 to 10 of 57 entries

Previous 1 2 3 4 5 6 Next

LendLedger: a decentralized, open network

Open market
Any data source or
lender can join

On-chain transactions
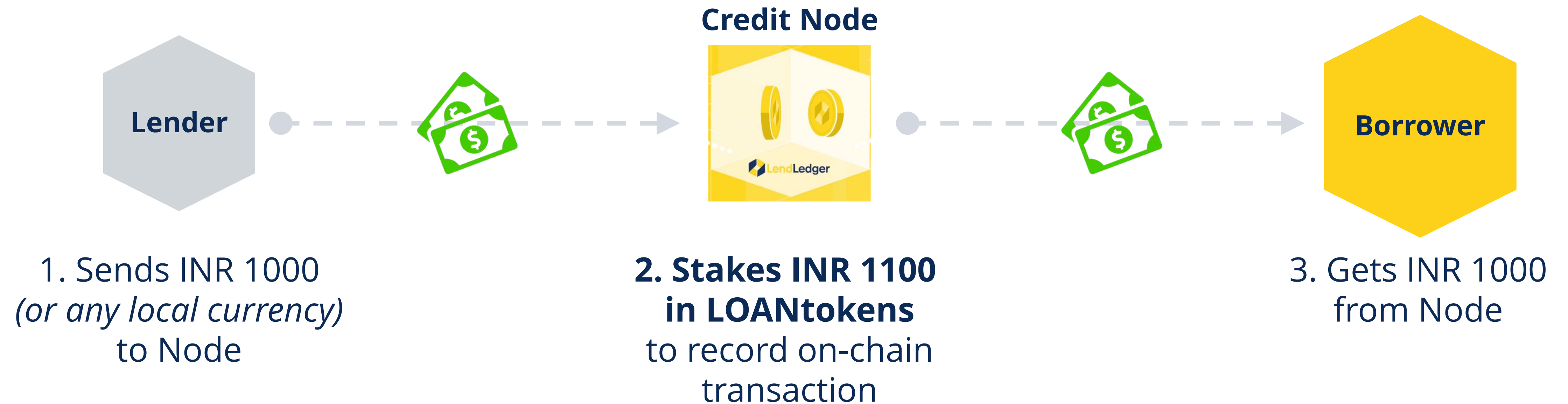Create reputations
for all parties

Borrower control
Means ownership
of own data

Digital asset (LOANtoken) unlocks on-chain accounting

Credit Node

Lender

Borrower

1. Sends INR 1000
(or any local currency)
to Node

**2. Stakes INR 1100
in LOANtokens**
to record on-chain
transaction

3. Gets INR 1000
from Node

Decades of founding & leading pioneering ventures

Gautam Ivatury
CEO

Manish Khera
Co-Founder

Greg DeForest
Head of Product

Sanachit Mehra
Lead Blockchain Architect

Daniella Loftus
Communications

Advisors and Community Experts

Nick Hughes, OBE
Founder, M-PESA

Ignacio Mas
Digital Frontiers Institute

Alberto Jimenez
IBM Watson

Alex Mashinsky
Founder, Celsius

Prashant Reddy
Director, DemystData

Ben Lyon
Co-Founder, Hover

Isabelle Barres
VP, CFI (Accion)

Nicole Van Der Tuin
CEO, First Access

Aiaze Mitha
Ambassador, UNCDF

Akanksha Hazari
CEO, m.Paani

Ashish Desai
VP, Aditya Birla Bank

Matteo Marinelli
CEO, Maha MFI

Sameer Jaini
ex-CTO of DCB Bank

Learn more at lendledger.io