

youunited credit.

CREDIT AS A SERVICE
ENABLING YOUR COMPANY TO OFFER **LENDING SERVICES**

MAY 2019.

YOUNITED KEY FIGURES.



€1.4bn

Loan origination since inception



11

Countries in Europe where Younited is already licenced to operate as a Credit Institution
(5 already live by Q3 2019)



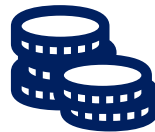
30,000

New customers / month
(April 2019)



94%

Satisfaction rate



Profitable

Net Income positive in France since Q1'2019



300

Employees
o/w 100 in Tech & Data

YOUNITED CREDIT - COMPANY OVERVIEW.

THE LEADING ONLINE CONSUMER LOAN PLATFORM.

Launched in Q1 2012, Younited is one of the biggest European FinTech, and experiences the fastest growth ever among European lending platforms⁽¹⁾



Mission: We make your project real. Safe & simple.



Activities:

- Online lending platform (BtoC)
- Banking services provider « *Credit as a Service* » (BtoB)



Positioning: its advanced scoring, pricing and credit underwriting technologies allow borrowers to enjoy the easiest online credit application on the market at the most competitive pricing.



Banking license: licensed to operate as a Credit Institution and investment services provider in Europe since Q3 2011 (ECB banking license, valid in the 31 countries of the European Economic Area).



Technologies : 100% web-based proprietary platform (same for all countries & all partnerships)



Geographies: a European company with credit operations in 5 countries ⁽²⁾ and the ability to operate in the 31 countries of the European Economic Area.

GEOGRAPHICAL FOOTPRINT.

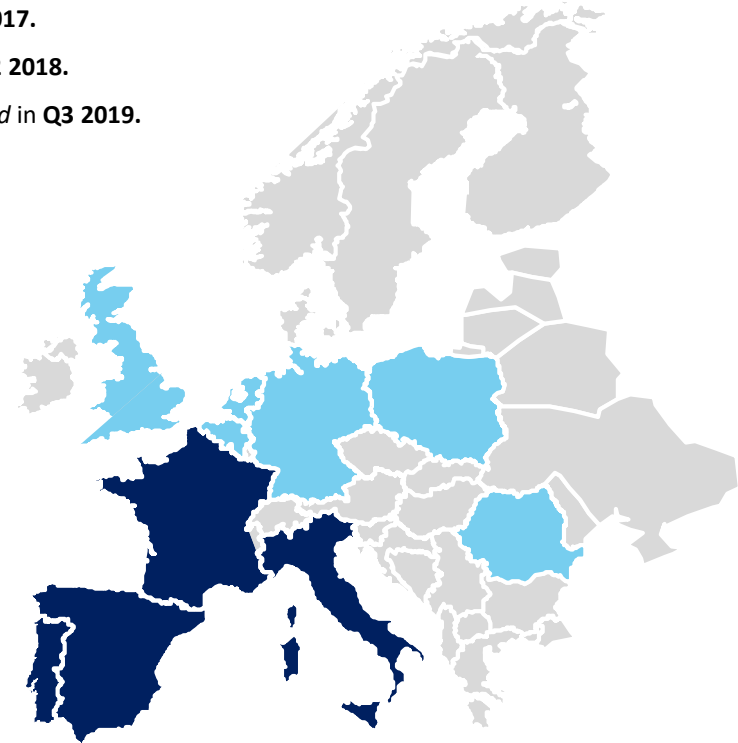
France since **Q4 2011**.

Italy since **Q2 2016**.

Spain since **Q2 2017**.

Portugal since **Q2 2018**.











Germany *targeted* in **Q3 2019**.



■ Countries where YC already operates lending businesses

■ Countries where YC obtained the ECB passport (no operations yet)

WE REVOLUTIONIZE THE LENDING USER EXPERIENCE.

- 
SIMPLICITY

 - + **Seamless 100% digital journey** offering digital signature, AI-enabled smart upload ⁽¹⁾ and bank account aggregation (market exclusivity) on web and mobile
 - + **Between 3 to 7 minutes to complete a loan application** (from €100 to €50,000)
- 
TRANSPARENCY

 - + **Full transparency** on pricing structure (interests vs. fees)
 - + **Fully amortizing** over term (no revolving)
- 
RAPIDITY

 - + Instant Time to “Yes” **for small amount loans**, leveraging the most advanced technologies (optical character recognition, bank reader, electronic signature), **even for long maturities.**
<24h for any other loan up to €50,000
- 
PRICING

 - + **Real-time pricing** based on **individual credit worthiness** and **real-time advanced risk scoring algorithms** (machine-learning, use of conventional and non-conventional data ⁽²⁾)
 - + **No hidden fees** (e.g. no prepayment fees)
- 
INNOVATION

 - + **State-of-the-art proprietary scoring models**, dedicated to each country and partnership to optimize acceptance rates
 - + **Full leverage of PSD2** data to enhance the UX and the risk assessment

OUR 'CREDIT-AS-A-SERVICE' OFFER.

Younited BtoBtoC offer

Components may be used **holistically** (end-to-end) or **modularly** (piece-by-piece)

Younited's Platform is fully **API-based**

Younited or Partner's **banking license** can be used

Solution working for both **existing** and **new** customers

Average set-up phase: **4 months**

Platform / & processes **audited** & **certified** ⁽¹⁾



- Marketing strategy to attract existing and new clients
- **Tech:** Front-end desktop + mobile + app
- **Tech:** Front fully white-labelled under Partner graphic charter
- **Tech:** Dedicated credit scoring model
- **Tech:** Eligibility rules
- **Tech:** Access to databases (inc. credit bureaus and Partner databases)
- **Tech :** pricing module
- **Tech :** KYC & granting process and workflows
- **Staff :** Credit analysts, fraud experts
- **Tech :** Back-office / cash management / collection workflows
- **Staff :** customer care
- **Staff :** Collection team (amicable and litigation)
- If funding is provided by the Partner, a refinancing scheme is set up, either directly on Partner's Balance Sheet, or through a SPV managed by Younited
- If funding is provided by the Partner, risk policy (interest rates, approval rate...) **is fully at the hand of the Partner** (can be 0% loans)

Note: (1) Certified ISAE 3402 type II by PWC in 2018, recent audit from Moody's and Standard & Poors for our recent public securitization, regular audit from the French Central Bank (ACPR).

A SOLUTION TAILORED FOR YOUR BUSINESS.



A "state-of-the-art" lending solution.



The fastest time to market (few weeks).



Configurable & fully API-based.



An exclusive opportunity to grow your business without internal staff expansion.




A Risk expert partner.



A Secured, compliant & protected solution.

YOUNITED'S CREDIT-AS-A-SERVICE OFFER: SELECTED CREDENTIALS.



N26
(Neo-bank)

Type of loan	Consumer loans
Date of launch	December 2017
Set-up phase	4 months
Type of partnership	Grey-label
Banking licence	Younited (BtoBtoC)
Distribution	N26 mobile app




ConTe (Admiral Group)
(Insurance Company)

Type of loan	Consumer loans
Date of launch	February 2018
Set-up phase	2 months
Type of partnership	Grey-label (co-branding)
Banking licence	Younited (BtoBtoC)
Distribution	Website, Call Centers



Iliad-Free
(Telecom Operator)

Type of loan	Assigned loans (for purchase of goods)
Date of launch	December 2018
Set-up phase	4 months
Type of partnership	Grey-label
Banking licence	Younited (BtoBtoC)
Distribution	Website



Bpifrance
(Public Bank)

Type of loan	SME loans
Date of launch	March 2019
Set-up phase	5 months
Type of partnership	White-label
Banking licence	Bpifrance (BtoB)
Distribution	Website, partner banks branches

YOUNITED'S *CREDIT-AS-A-SERVICE* OFFER: SELECTED CREDENTIALS.




Pitagora
(Credit Institution)



Type of loan	Consumer loans
Date of launch	December 2018
Set-up phase	4 months
Type of partnership	Grey-label
Banking licence	Younited (BtoBtoC)
Distribution	Branches, Call Centers

Confidential

- Confidential-
(Top tier global bank)



Type of loan	Consumer loans, SME loans
Date of launch	October 2019
Set-up phase	6 months
Type of partnership	White-label
Banking licence	Partner (BtoB)
Distribution	Website, App, Call Centers, Branches

A DISTINGUISHED SUCCESS.



statista

1000
Europe's Fastest
Growing Companies
2019

FT & Statista's « Europe Top 1000
Fastest Growing Companies » in 2018



Younited is listed on **KPMG's 2019 Tech Pulse ranking**,
the annual ranking of 40 French Tech companies,
identified as having the strongest potential

MOODY'S
S&P Global

Younited's first public securitization of consumer
loans was awarded **the best possible rating**
Aaa/AAA in May 2019



ScaleUp
AWARDS

Younited was awarded **KPMG & Scale
Up Awards Jury Prize** in 2018



ISAE 3402
CERTIFIED **TYPE II**

Since 2017, Younited is certified
ISAE 3402 Type 2 by PwC



Pass FRENCH TECH

Younited has been awarded in 2016 2017 and 2018
the "**Pass French Tech**", a French government label
identifying the next French unicorns

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