



Ocean Credit

Advancing AI in consumer lending
2022

Vision for the future of personal lending financial management

Our values

We want to build lasting trust with our customers and business partners

We are committed to provide full transparency of our pricing, terms and conditions

We are advocates of responsible lending, by providing scoring information to our customers and contributing to the customers' financial education and health with advice and fair treatment

About us

Fully online, fast credit decision loan granting process

- Online loan request, from the comfort of your home
- Your application is processed anytime, at any hour, even after hours and weekends
- You instantly receive the money on your debit card
- Automated repayment from your card at due dates, no hassle, no effort
- You can also repay through bank transfer, without unnecessary visits to bank pay-office

Non-banking Financial Institution

End-to-end
digital lending
process

**Proprietary
technology:**
from KYC to AI-
driven risk engine

Diversified product offer:
Pay-day loan,
short term installment loan
and revolving credit line

Business Approach: Intelligent Lending



OCEAN's lending approach is anchored in **@FICO CREDIT SCORING AWARENESS**, financial education and responsible credit consumption



Application approval and risk controls are **BIG DATA-DRIVEN** with **LEARNING CREDIT SCORING** engines trained constantly to reduce the cost of credit

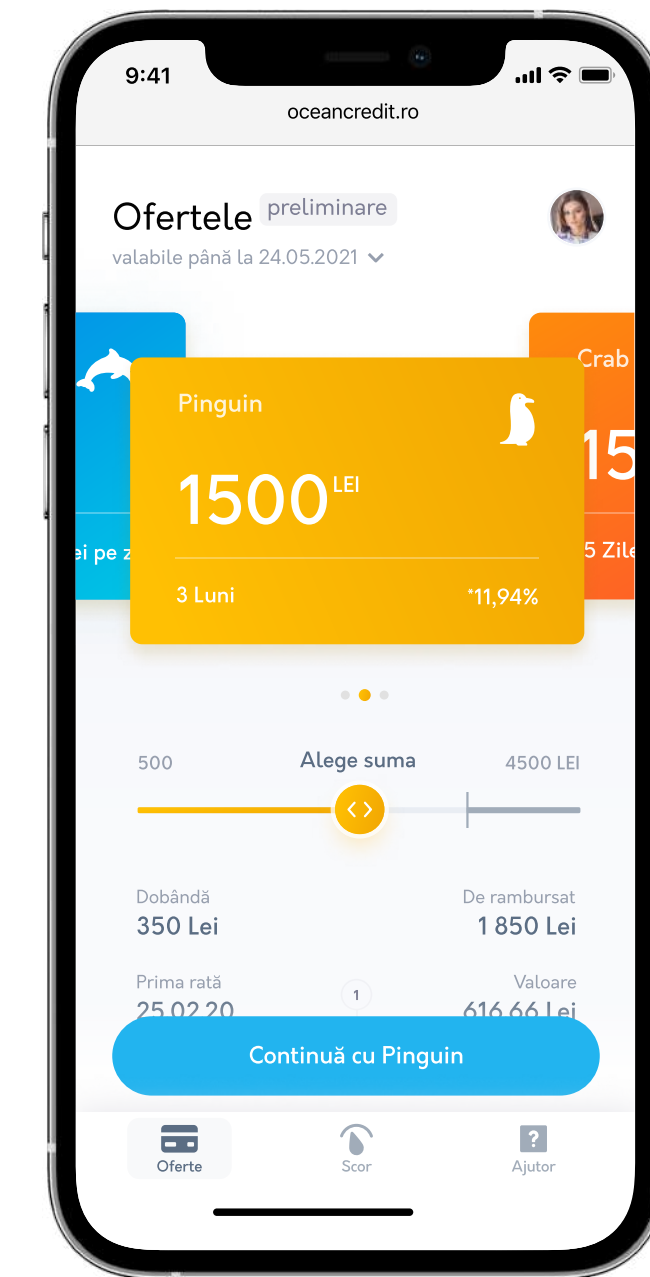


OCEAN introduces a 100% online credit product offering that provides **best-in-class digital user experience (UX)** and customer satisfaction

A seamless experience in the loan origination process

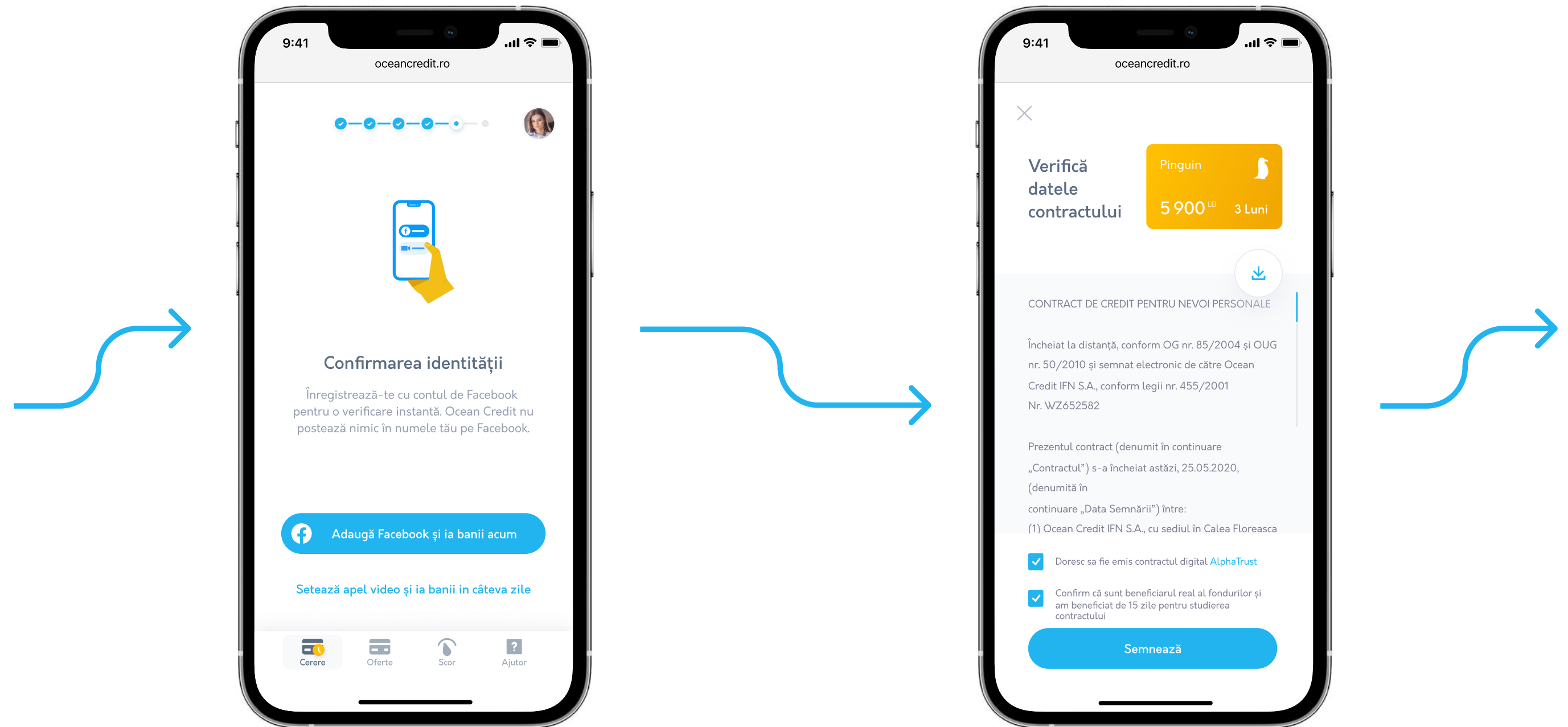


1. Customers start their Ocean experience through finding their FICO Score



2. Leads scored by our proprietary Machine Learning algorithm are issued a preliminary credit offer within 1-2 seconds

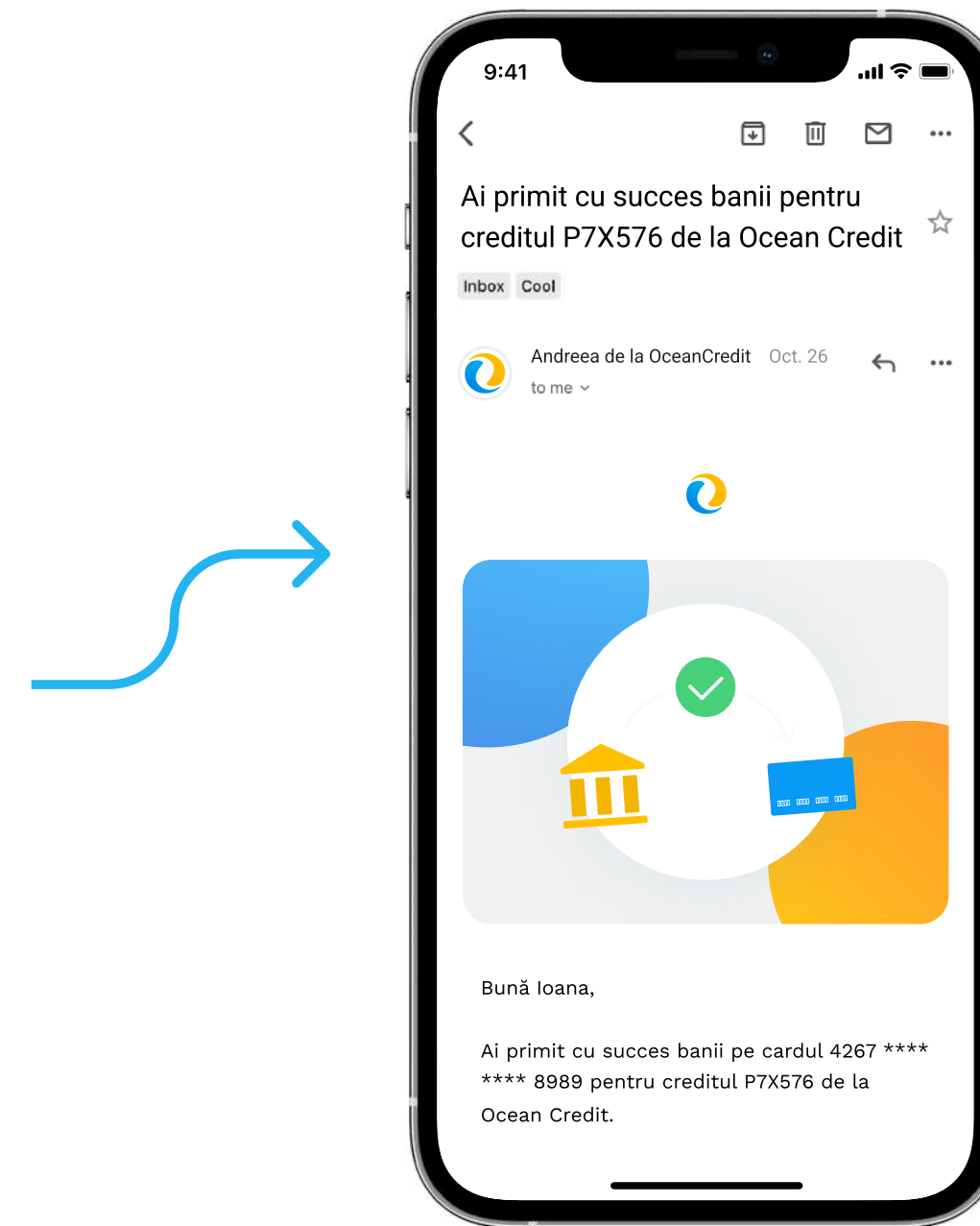
A seamless experience in the loan origination process



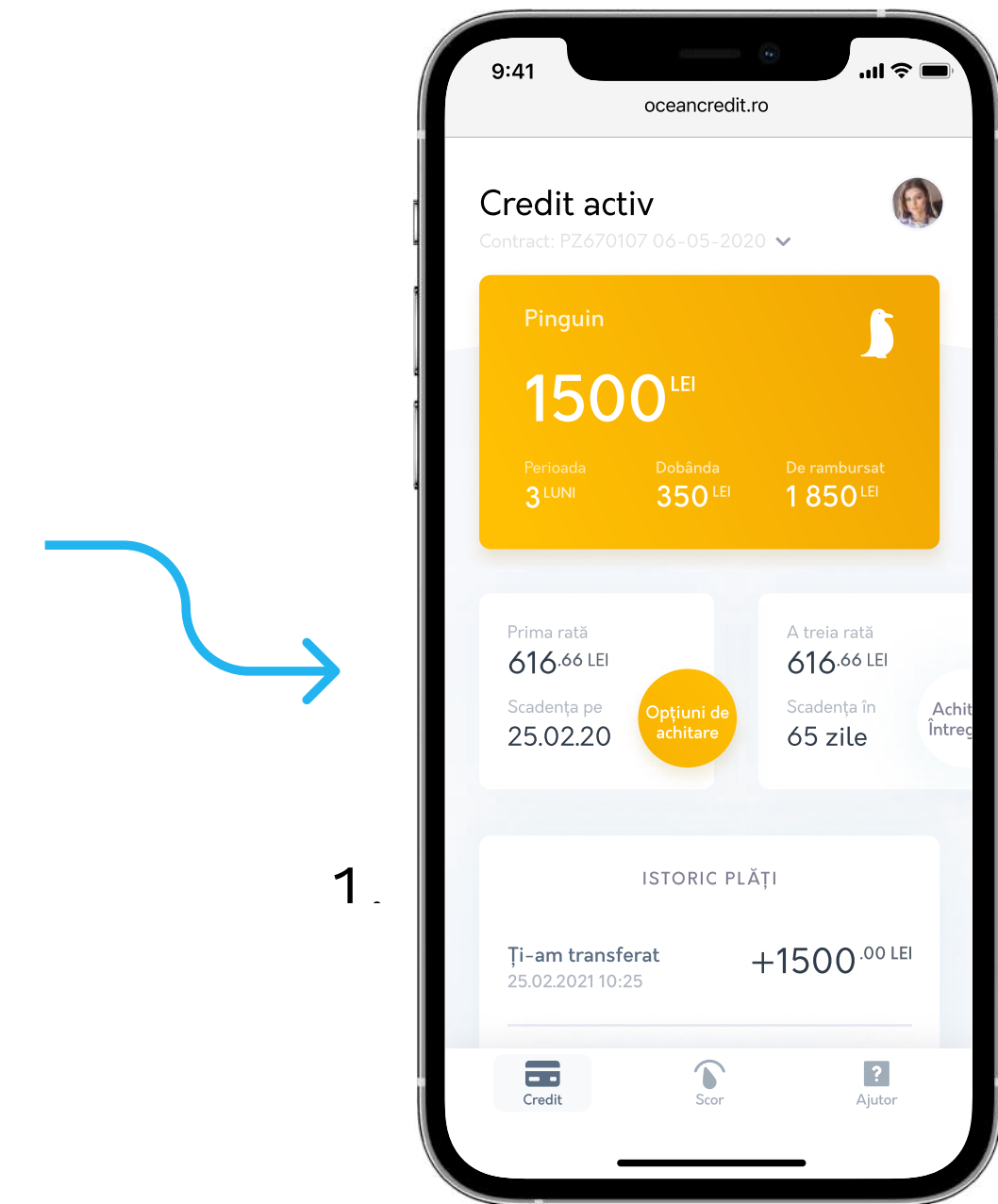
3. Customers willing to accept our offers will go through a customer friendly KYC process anchored in Biometric and FB data authentication

4. KYCed customers sign their contracts electronically

A seamless experience in the loan origination process



5. Instant transfer of funds
to the customers card



6. Credit managed through
an uber friendly customer
dashboard

The products


Crab 

PÂNĂ LA
1500^{LEI}

15 Zile | *4,61% 12 Luni

Crab

30 days pay day loan
0.5% per day interest
Maximum 1500 lei

Penguin 

PÂNĂ LA
4500^{LEI}

3 Luni | *11,94% 12 Luni

Penguin

3 months installment loan
0.199% per day interest
Maximum 4500 lei

Delfin 

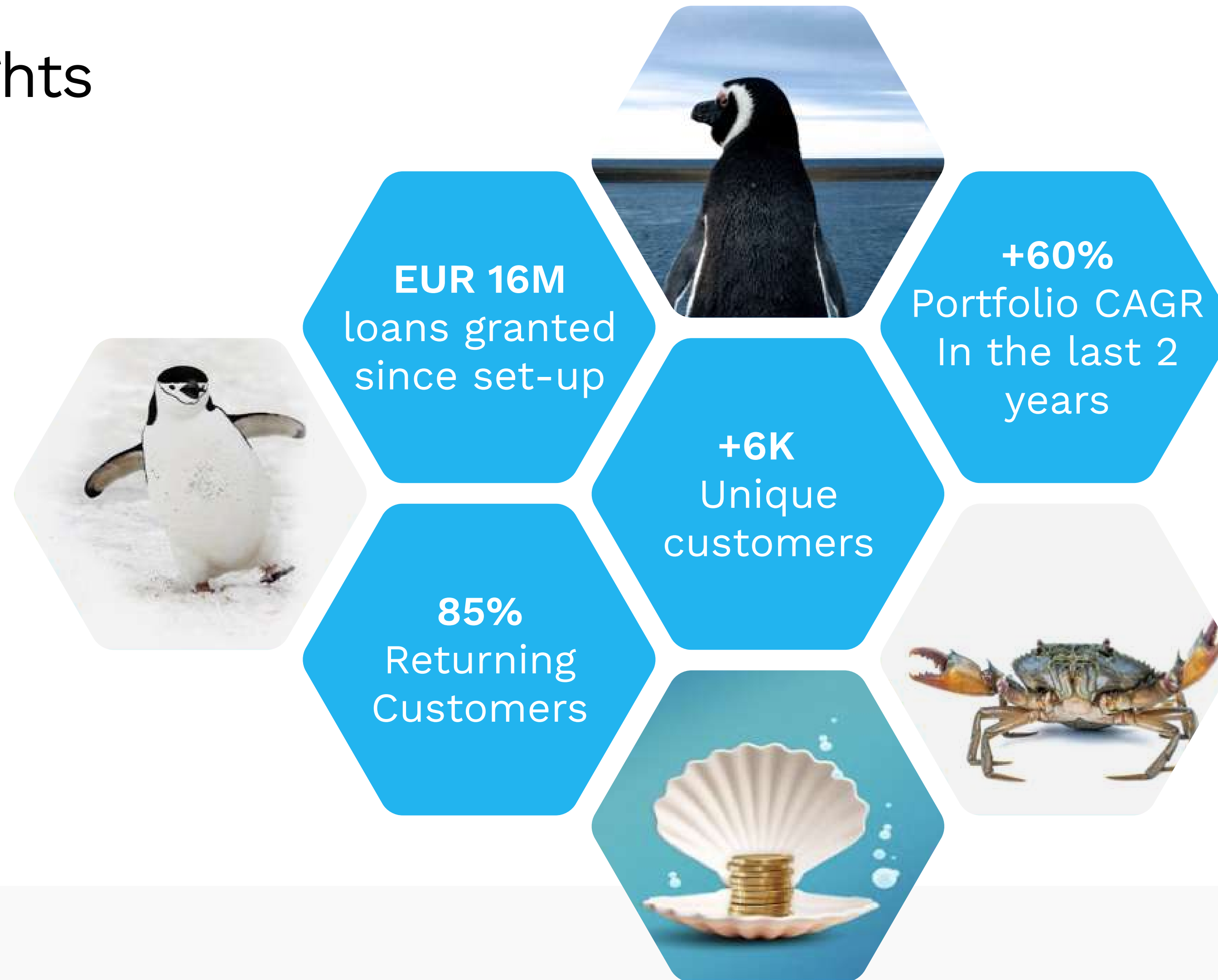
PÂNĂ LA
9000^{LEI}

de la 5 lei pe zi 12 Luni

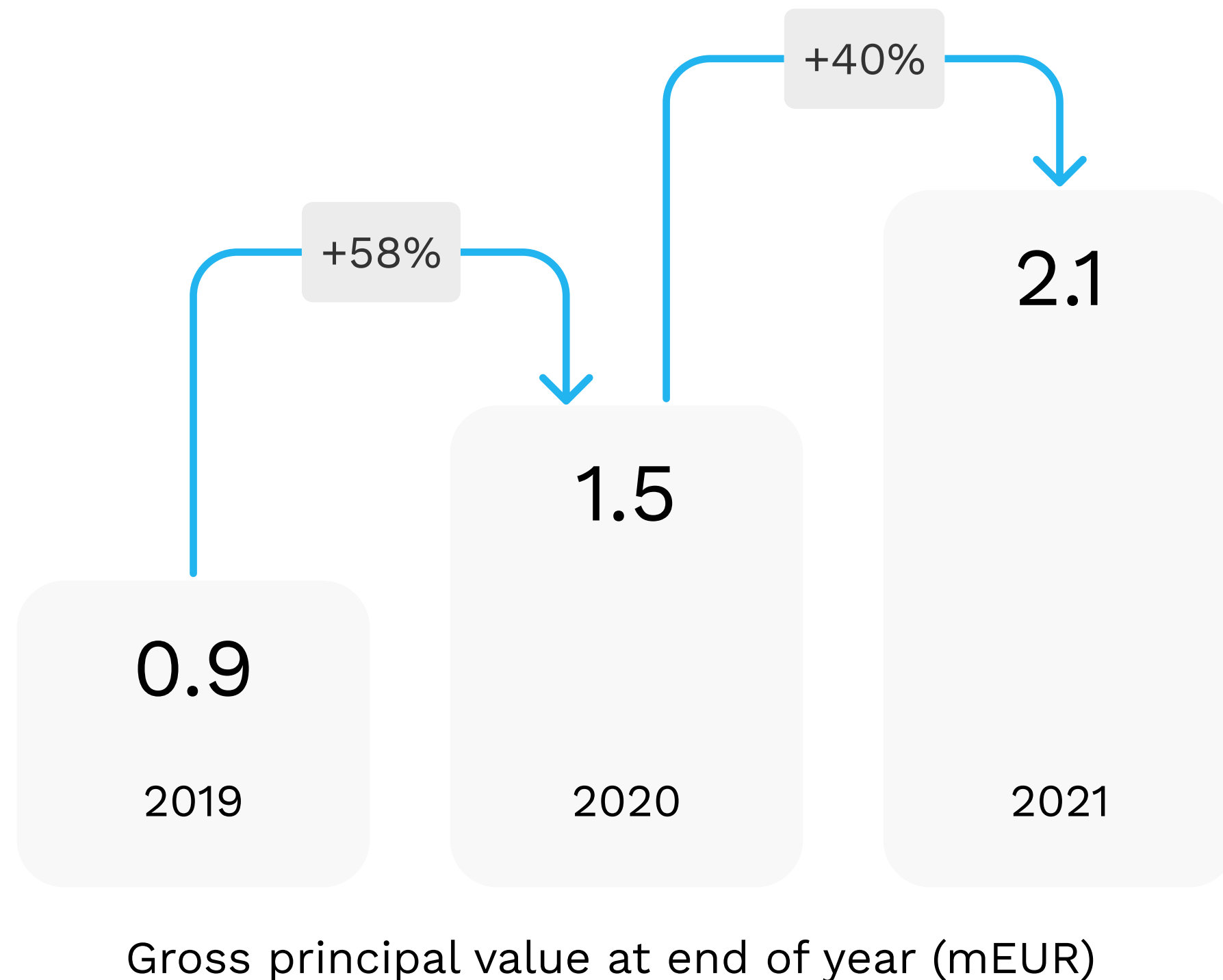
Delfin

12 months revolving credit line
5, 7 or 9 lei per day fixed cost
Maximum 9000 lei

Business highlights



Recent developments



2018

Ocean 2.0 internally developed core system is launched

It's the first AI based decision tree for credit scoring and approval on the market
Partnership with Mastercard around the MoneySend technology for P2P transfers that is used for instant loan disbursement

2019

Volt 2.0, the upgraded version of the financial management app is launched

At the same time, Ocean Credit clients can check their FICO scores and credit history online on the company's portal

2020

Volt develops functionalities to support Ocean Credit loan products, as well as banking products based on partnerships with Patria Bank, Libra Bank and TBI Bank

Credit line obtained from TBI Bank to fund growth of the portfolio

2021

Ocean 3.0 is launched, with significant upgrades in customer experience and loan administration

First bonds issuing of Ocean Credit and subsequent listing of the Bucharest Stock Exchange fuels the loan production to all time highs

The Delfin 12 months consumer revolving credit line is launched in October

Our Team



Radu Ciorba
Founder



Dan Masut
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PhD, Data Scientist



Ruslan David
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Razvan Enache
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Thank you!

with ❤️ from  OceanCredit