Figure 1

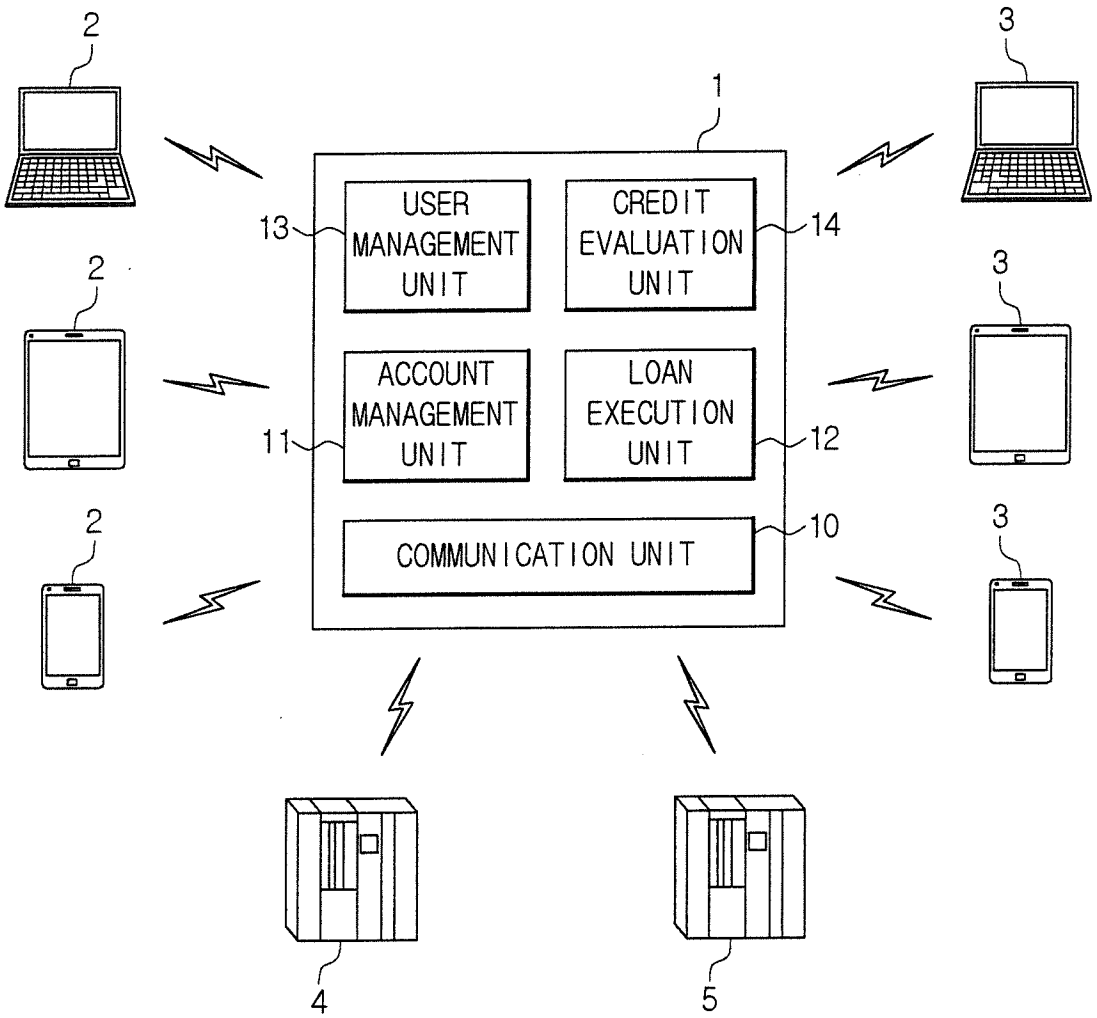

1
2
2
2
3
3
3
13
14
11
12
10
USER MANAGEMENT UNIT
CREDIT EVALUATION UNIT
ACCOUNT MANAGEMENT UNIT
LOAN EXECUTION UNIT
COMMUNICATION UNIT
4
5

Figure 2

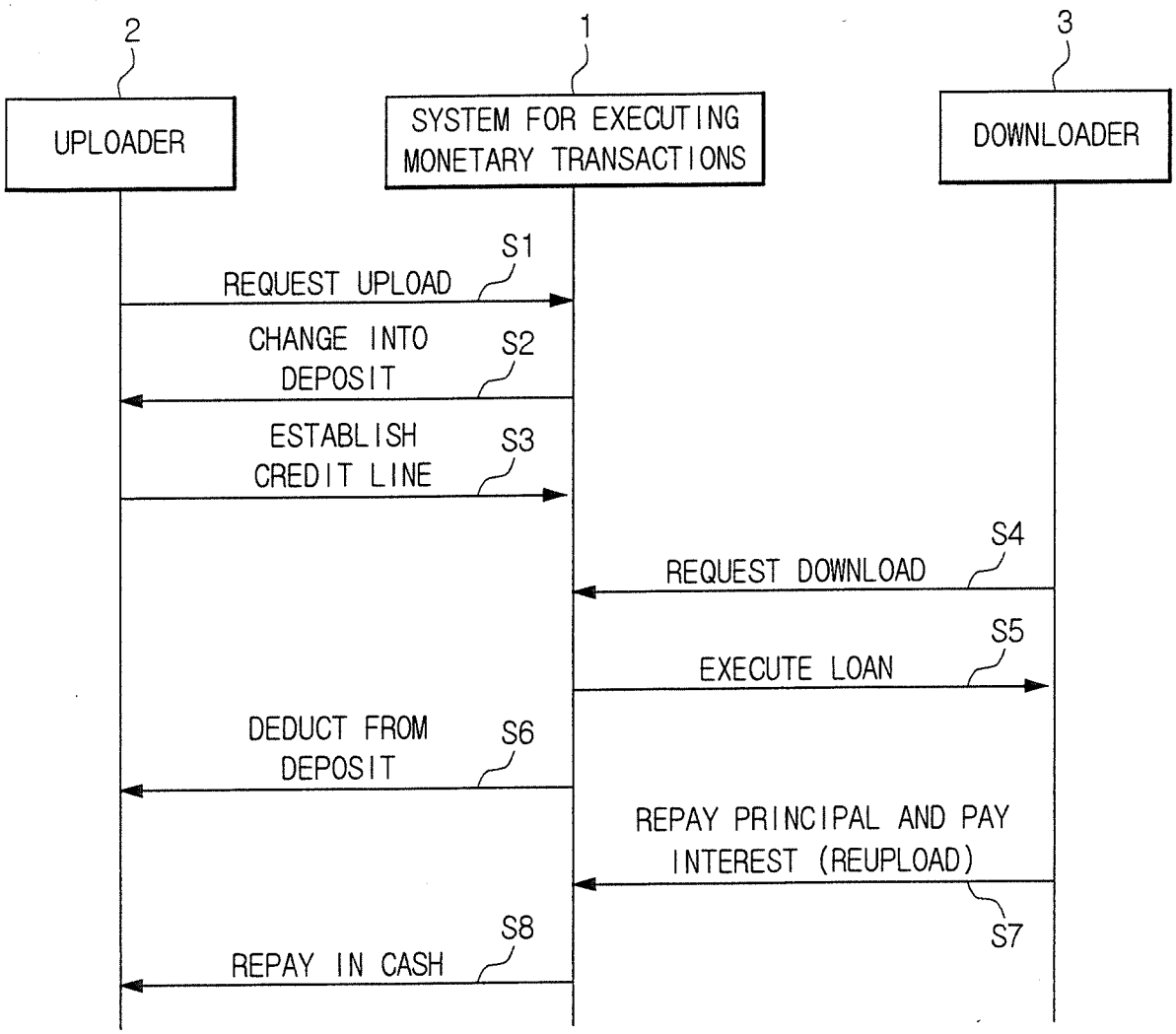

2
1
3
UPLOADER
SYSTEM FOR EXECUTING MONETARY TRANSACTIONS
DOWNLOADER
S1
REQUEST UPLOAD
CHANGE INTO DEPOSIT
S2
ESTABLISH CREDIT LINE
S3
S4
REQUEST DOWNLOAD
S5
EXECUTE LOAN
DEDUCT FROM DEPOSIT
S6
REPAY PRINCIPAL AND PAY INTEREST (REUPLOAD)
S7
S8
REPAY IN CASH

Figure 3

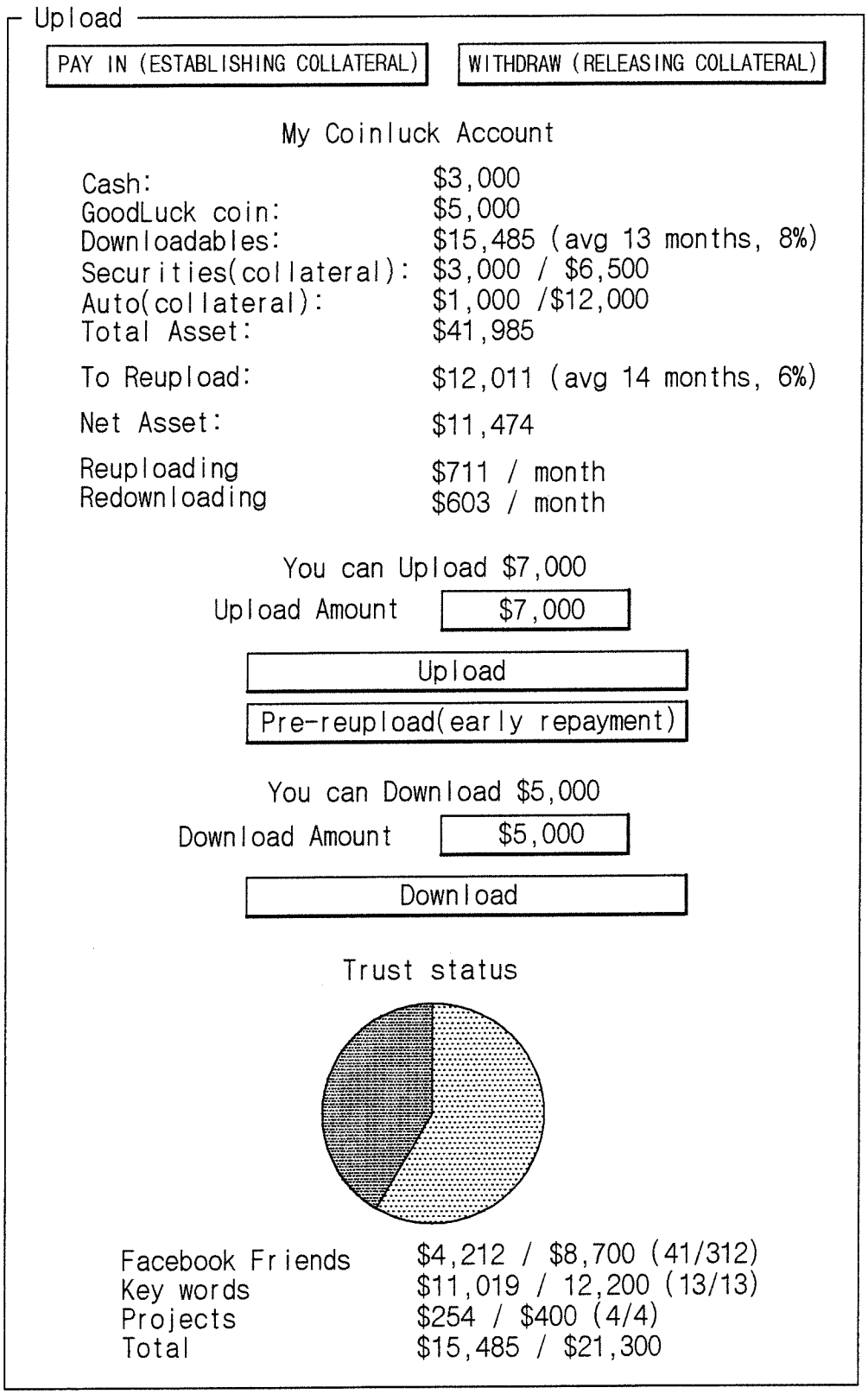

Upload
PAY IN (ESTABLISHING COLLATERAL)
WITHDRAW (RELEASING COLLATERAL)
My Coinluck Account
Cash: $3,000
GoodLuck coin: $5,000
Downloadables: $15,485 (avg 13 months, 8%)
Securities(collateral): $3,000 / $6,500
Auto(collateral): $1,000 /$12,000
Total Asset: $41,985
To Reupload: $12,011 (avg 14 months, 6%)
Net Asset: $11,474
Reuploading $711 / month
Redownloading $603 / month
You can Upload $7,000
Upload Amount $7,000
Upload
Pre-reupload(early repayment)
You can Download $5,000
Download Amount $5,000
Download
Trust status
Facebook Friends $4,212 / $8,700 (41/312)
Key words $11,019 / 12,200 (13/13)
Projects $254 / $400 (4/4)
Total $15,485 / $21,300

Figure 4

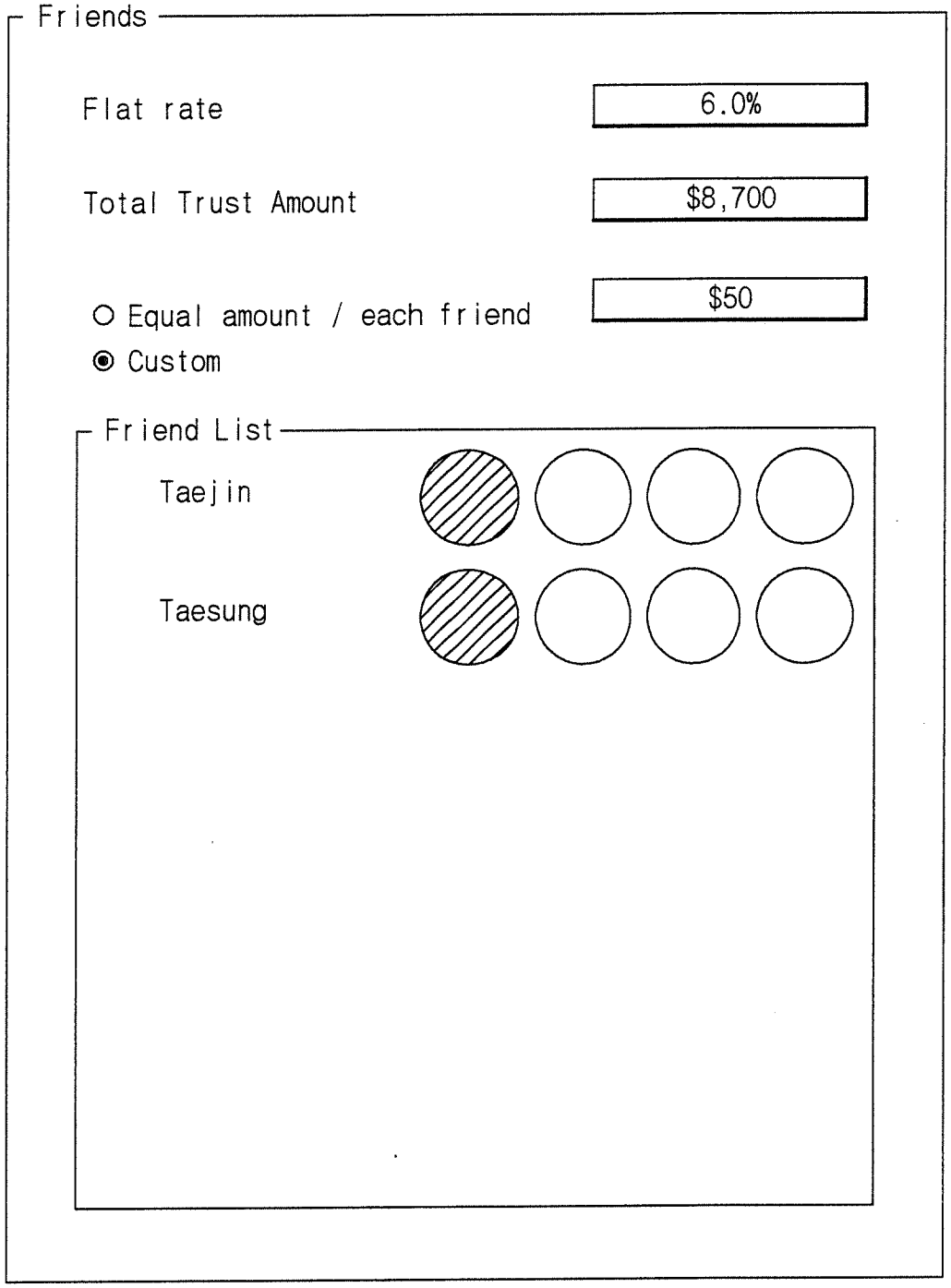

Friends
Flat rate
6.0%
Total Trust Amount
$8,700
$50
Equal amount / each friend
Custom
Friend List
Taejin
Taesung

Figure 5

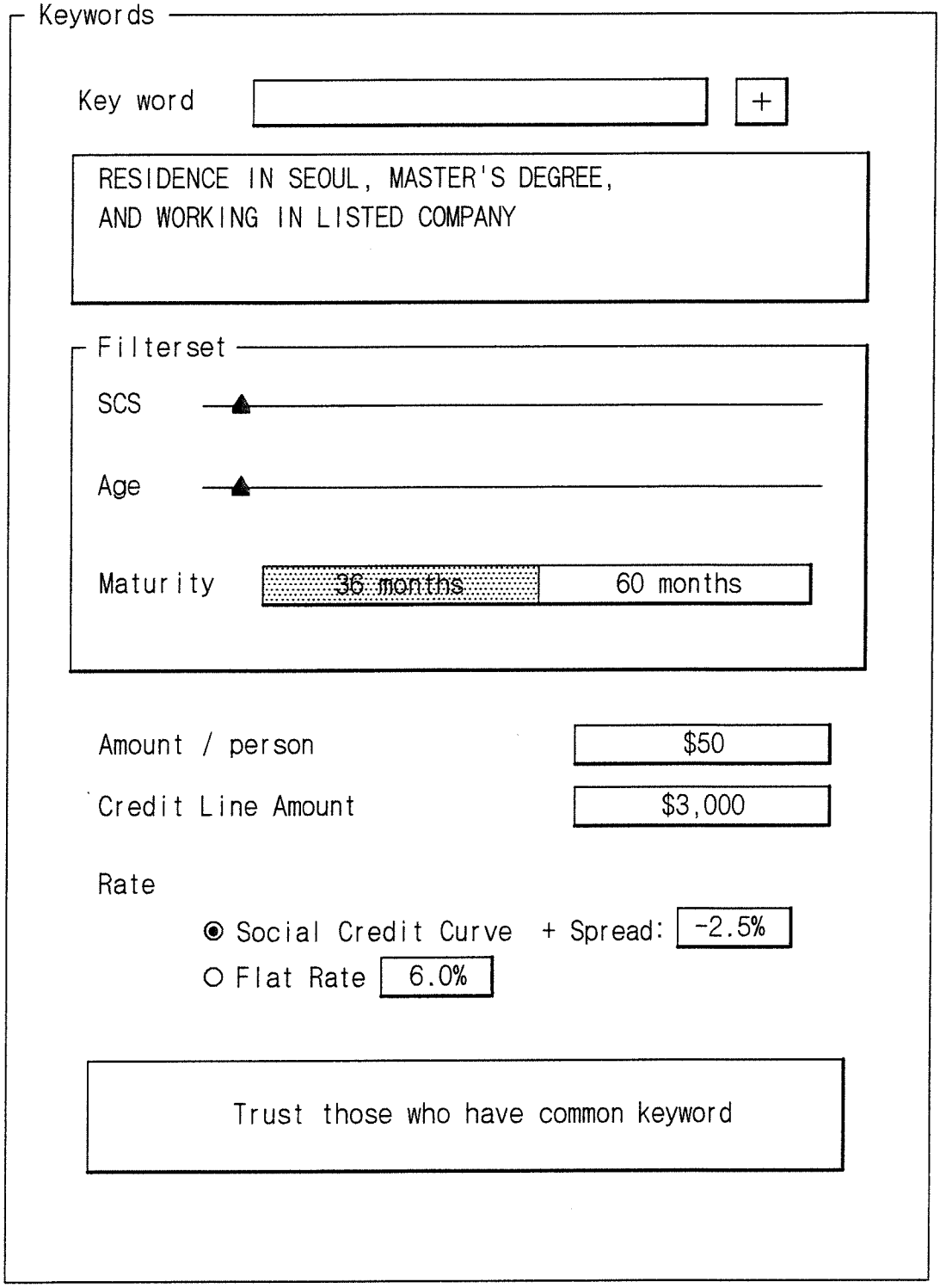

Keywords
Key word
+
RESIDENCE IN SEOUL, MASTER'S DEGREE,
AND WORKING IN LISTED COMPANY
Filterset
SCS
Age
Maturity
36 months
60 months
Amount / person
$50
Credit Line Amount
$3,000
Rate
Social Credit Curve
+ Spread:
-2.5%
Flat Rate
6.0%
Trust those who have common keyword

Figure 6

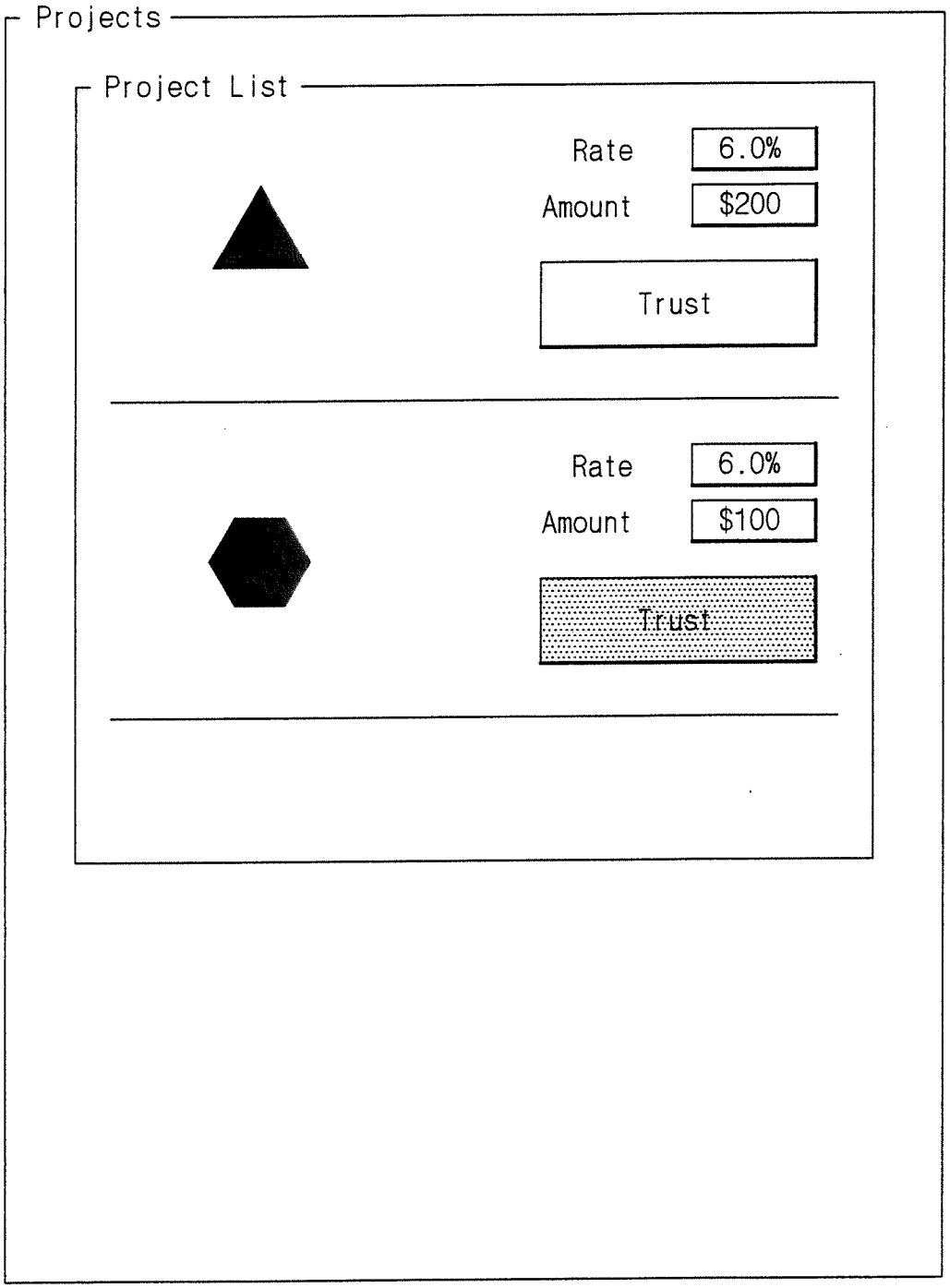

Projects
Project List
Rate
6.0%
Amount
$200
Trust
Rate
6.0%
Amount
$100
Trust

Figure 7

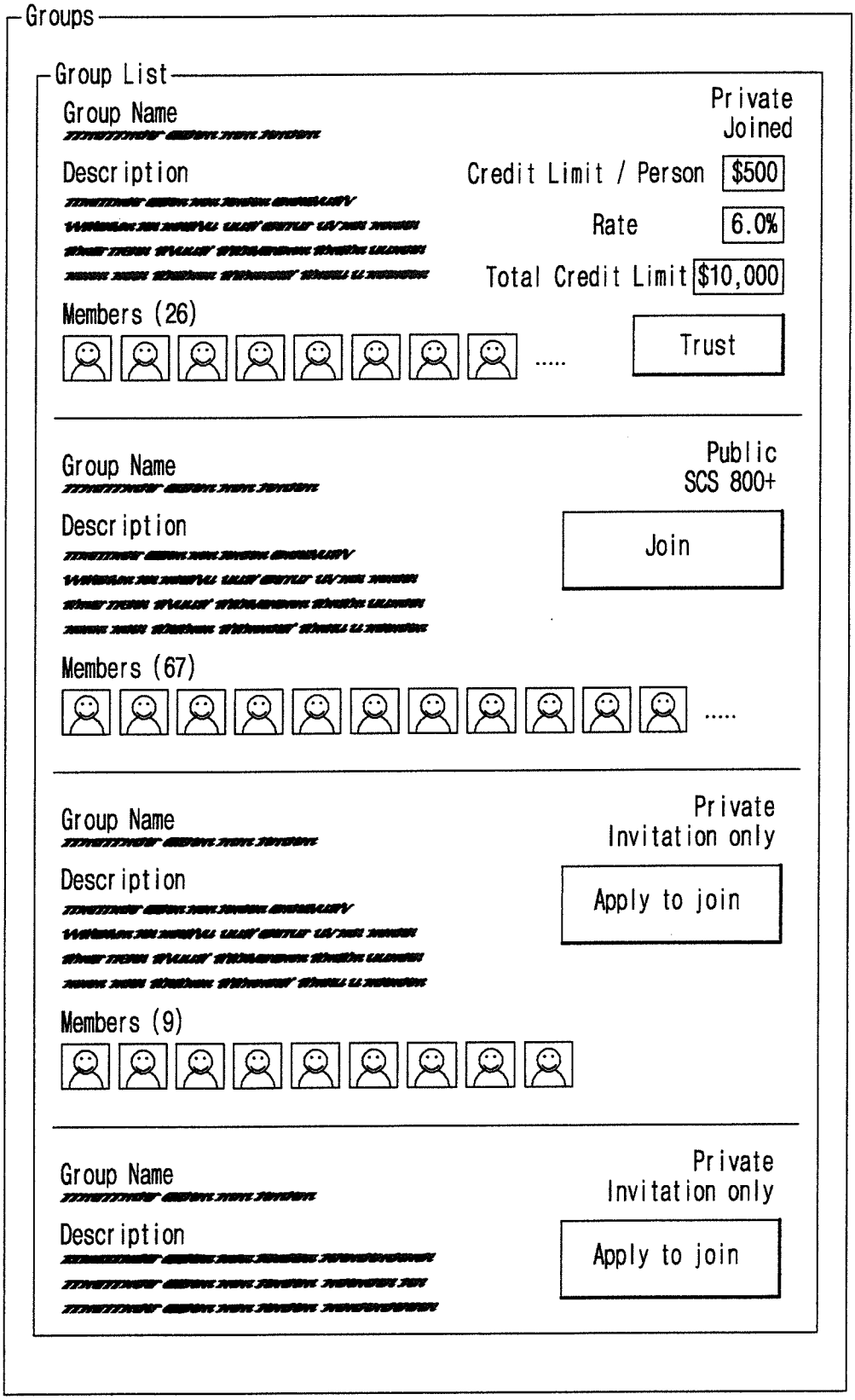

Groups
Group List
Group Name
Private
Joined
Description
Credit Limit / Person
$500
Rate
6.0%
Total Credit Limit
$10,000
Members (26)
.....
Trust
Group Name
Public
SCS 800+
Description
Join
Members (67)
.....
Group Name
Private
Invitation only
Description
Apply to join
Members (9)
Group Name
Private
Invitation only
Description
Apply to join

Figure 8

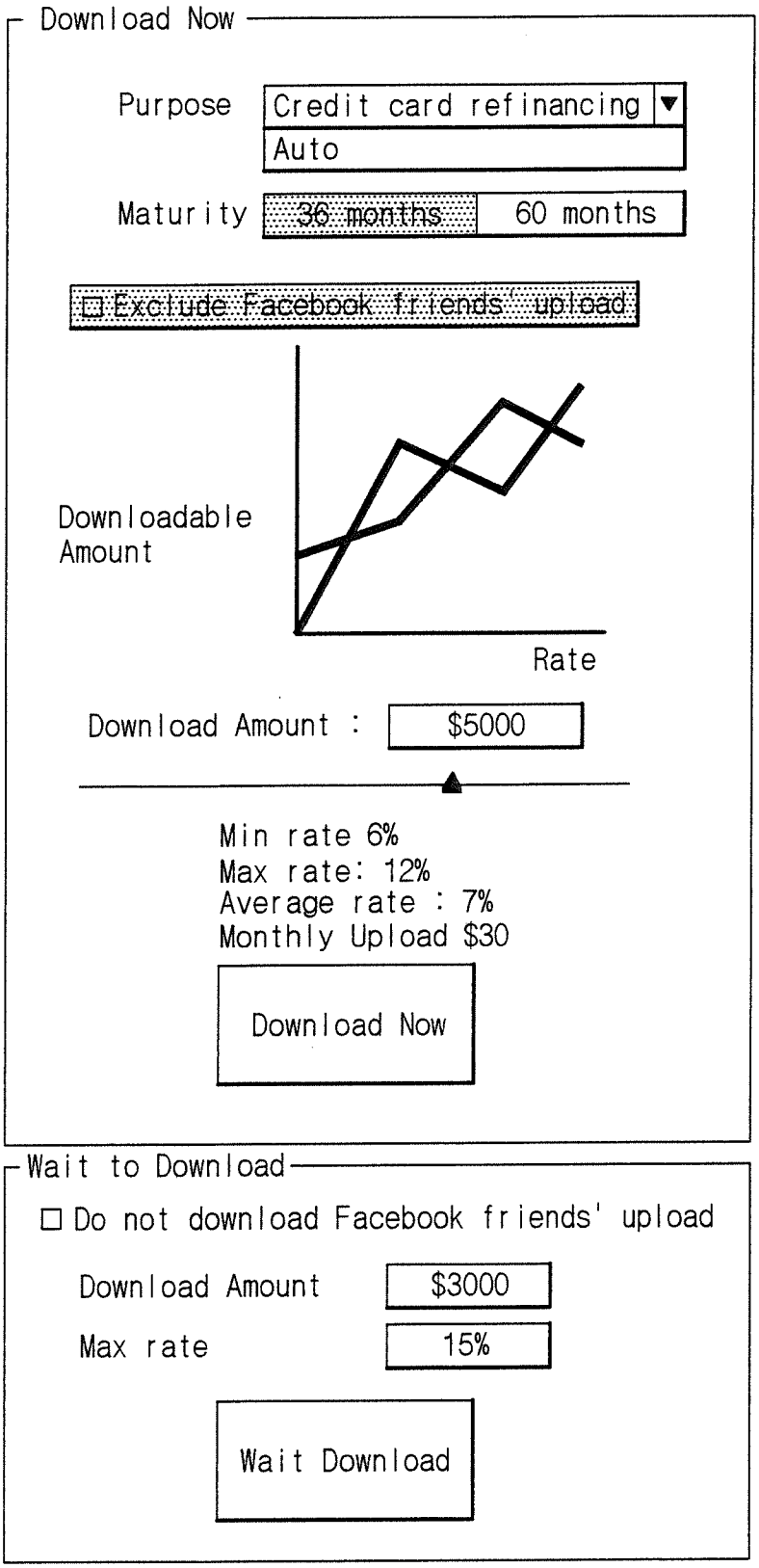

Download Now
Purpose
Credit card refinancing
Auto
Maturity
36 months
60 months
Exclude Facebook friends' upload
Downloadable Amount
Rate
Download Amount :
$5000
Min rate 6%
Max rate: 12%
Average rate : 7%
Monthly Upload $30
Download Now
Wait to Download
Do not download Facebook friends' upload
Download Amount
$3000
Max rate
15%
Wait Download

Figure 9

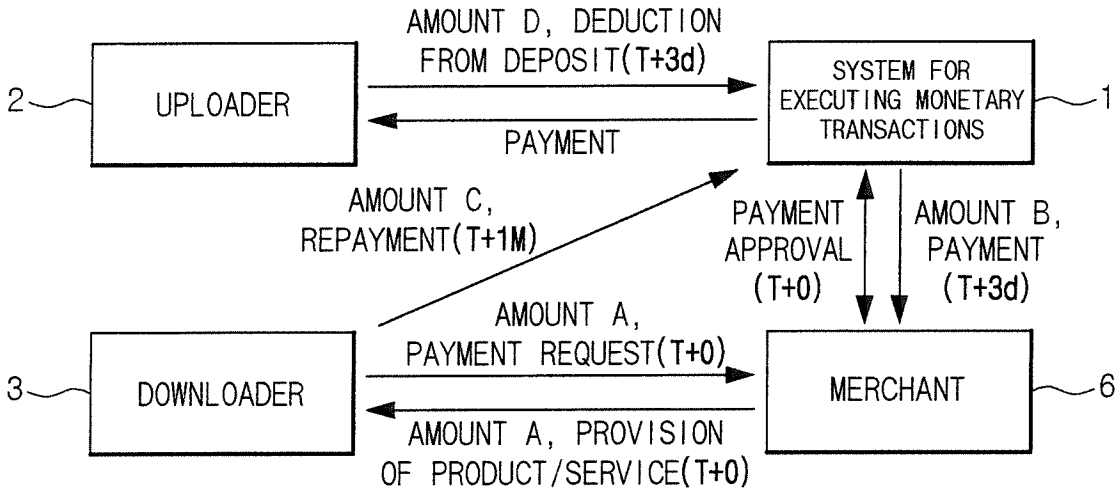
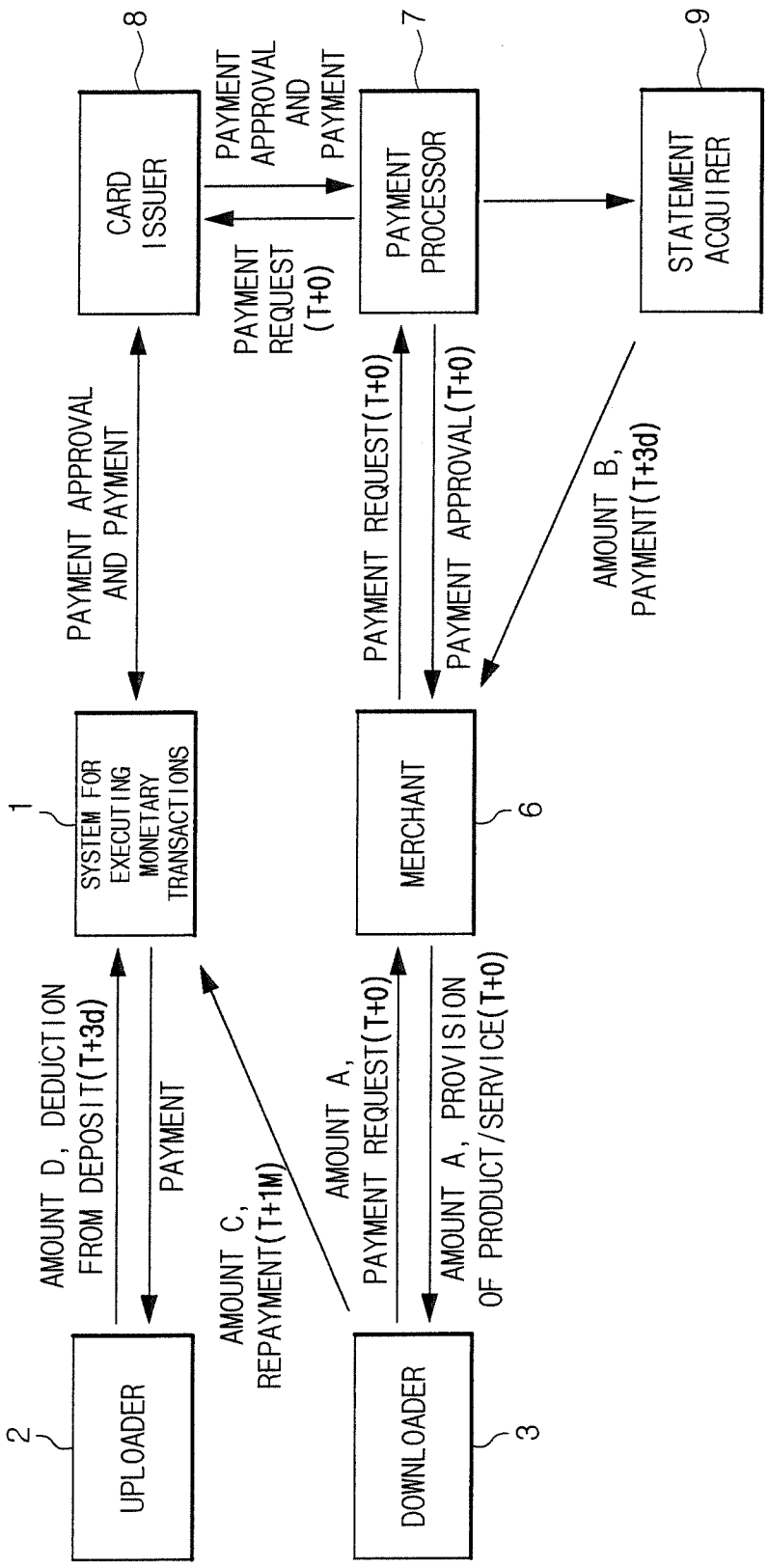

AMOUNT D, DEDUCTION FROM DEPOSIT(T+3d)
PAYMENT
2
UPLOADER
SYSTEM FOR EXECUTING MONETARY TRANSACTIONS
1
AMOUNT C, REPAYMENT(T+1M)
PAYMENT APPROVAL (T+0)
AMOUNT B, PAYMENT (T+3d)
AMOUNT A, PAYMENT REQUEST(T+0)
3
DOWNLOADER
MERCHANT
6
AMOUNT A, PROVISION OF PRODUCT/SERVICE(T+0)

Figure 10


SYSTEM FOR EXECUTING MONETARY TRANSACTIONS
1
CARD ISSUER
8
PAYMENT PROCESSOR
7
STATEMENT ACQUIRER
9
MERCHANT
6
UPLOADER
2
DOWNLOADER
3
PAYMENT APPROVAL AND PAYMENT
PAYMENT APPROVAL AND PAYMENT
PAYMENT REQUEST (T+0)
PAYMENT REQUEST(T+0)
PAYMENT APPROVAL(T+0)
AMOUNT B, PAYMENT(T+3d)
AMOUNT D, DEDUCTION FROM DEPOSIT(T+3d)
PAYMENT
AMOUNT C, REPAYMENT(T+1M)
AMOUNT A, PAYMENT REQUEST(T+0)
AMOUNT A, PROVISION OF PRODUCT/SERVICE(T+0)