



SCORISTA



DECENTRALIZED CREDIT BUREAU WITH RISK MANAGEMENT SERVICES
FOR CRYPTO BANKS

WHITE PAPER

2017





CONTENTS

Quaerite et invenietis

CRYPTO CREDIT MARKET	3
WHAT IS <u>SCORISTA</u>	4
PREVIOUS EXPERIENCE	5
AWARDS	6
CREDIT HISTORY	7
CREDIT REPORT	8
MONOPOLY	9
EVOLUTION	10
<u>SCORISTA</u> DECENTRALISED CREDIT BUREAU	11
<u>SCORISTA</u> RISK MANAGEMENT ASSISTANT	12
INVESTMENT GOALS	13
REVENUE SHARE	14
TOKEN	15
TEAM	16



CRYPTO CREDIT MARKET

The underrated potential

>14 crypto banks in 2018

37+ billion dollars issued by crypto banks

330% annual crypto credit market growth rate

0 credit bureaus for crypto banks

0 risk management services for crypto banks



SCORISTA

*The technology that will change
the future of banking*

SCORISTA is the first decentralized credit bureau and risk management assistant for every crypto bank in the world.

Created by best-on-the-market risk managers, mathematicians and programmers, **SCORISTA** will become the global crypto credit assessment standard.

PREVIOUS EXPERIENCE

Reputation that can be trusted

COMPANY

- **SCORISTA** was launched in June 2014 and reached breakeven point in April 2016. The profit has been growing ever since.
- Main product of **SCORISTA** is Risk Management Assistant for alternative lenders.
- **SCORISTA** is a group of companies, currently operating in 5 countries: China, Spain, Russia, Latvia and Kazakhstan. We already provide services for 120+ lenders. Should you wish to obtain more detailed information about SCORISTA legal entity which is organising the ICO, please let us know.
- **SCORISTA** is a resident of Skolkovo Innovation Foundation.

RISK MANAGEMENT ASSISTANT

- **SCORISTA** Risk Management Assistant for non-bank lenders provides full cycle of risk management services: from credit assessment to borrower verification, underwriting and collection scoring.
- **SCORISTA** is the only solution in the world that provides instant credit decisions («Approve» or «Deny» the credit with detailed explanation in each case) and a money-back guarantee for the results.
- **SCORISTA** combines machine learning technology with professional scoring to guaranty the highest forecast accuracy on the market – 93%.
- **SCORISTA** technologies reduce losses from non-performing loans by 30% and increase revenue by 40%. SCORISTA efficiency was proven with client statistics.

AWARDS

Earned and deserved



STARTUP CHALLENGE WINNER

Innotribe
Saint Petersburg, Russia, 2017



SPECIAL PRIZE WINNER

Innovex
Taipei, Taiwan, 2017



OFFICIAL SPEAKER

SIBOS Conference
Toronto, Canada, 2017



INVITED BY

SWIFT

Society for Worldwide
Interbank Financial
Telecommunications



DEMOING THIS YEAR

FinovateFall
New York, USA, 2017



BEST SCORING

Bank Review Journal
Moscow, Russia, 2016



STARTUP OF THE YEAR

Higher School of Economics
Moscow, Russia, 2017



CREDIT HISTORY

Never-ending story

The interactions between lenders and borrowers produce huge amount of data. All of that data is stored in the specific form called **Credit report**.

Credit bureaus were created in order to control and preserve all of credit reports. Due to all of the data contained in the credit reports and open data sources (gender, age, location or employment), almost everyone is able to receive a credit rating – a personal score that reflects solvency and reliability as a borrower.

Banks, p2p & p2b platforms and other types of lenders are cooperate with credit bureaus. Lenders share all the data on existing borrowers and receive information about the new ones. They do this not only because it is very convenient, but also because cooperation with the credit bureaus is a statutory requirement in the industry right now. Lenders are forced to work professionally and secure. But standards for the credit report formation can greatly vary in different countries.

A decorative background consisting of a network of interconnected nodes and lines, resembling a web or data structure, in a light gray color.

CREDIT REPORT

Credit report may contain the following data:

PAYMENT HISTORY DATA

The data that can seriously reduce the credit rating of a borrower. Everything can be taken into account:

1. Loan types and conditions.
2. Credit delinquencies and non-exportable loans
3. Sums of the loans
4. Credit categories: mortgage, car loan, credit card, etc.
5. Loan receipt date
6. Collection status
7. Submission for bankruptcy

But the data can also be positive. In this case, the algorithms calculate the final scores depending on data significance that is revealed through BigData analysis.

DEBTS DATA

There are three types of debts:

1. Extinguished loans: all the loans that have ever been redeemed
2. Current loans: all the loans that have not yet been redeemed
3. Monthly payments: the amount of all payments on all current loans

CREDIT DEMAND DATA

The data on frequency of getting a loan – for the last days, weeks, months and years. Lenders automatically generates that data when the borrower applies for a loan.

ADDITIONAL DATA

All the data that can be used for additional credit scoring:

1. Existing deposits
2. Participation in other loans as a guarantor
3. Pledged property

MONOPOLY

Everything comes to an end

There are 3-4 credit bureaus working in many countries simultaneously. But that only pre-digital monopoly.

Argentina	Nosis Credit Bureau, Veraz Equifax	Namibia	Compuscan
Armenia	Armenian Credit Reporting	New Zealand	Veda Advantage, Dun & Experian
Australia	CreditorWatch, Dun & Bradstreet, Experian, Tasmanian Collection	Netherlands	Experian
Benin	Creditinfo	Nicaragua	TransUnion
Botswana	Compuscan, Finedatta Africa Ltd	Niger	Creditinfo, Finedatta Africa Ltd
Brazil	SPC Brasil, Boa Vista Serviços, Serasa Experian	Nigeria	XDS Credit Bureau, Finedatta Africa Ltd
Canada	Equifax Canada, TransUnion Canada	Norway	Experian
Cape Verde	Creditinfo	Pakistan	eCIB
Chile	Dicom Equifax, TransUnion, Siisa, Sinacofi	Peru	Equifax, Xchange Peru
Colombia	Cifin	Philippines	CIBI Information, Inc.
Costa Rica	TransUnion	Poland	Polish Credit Bureau "BIK"
Denmark	Experian	Romania	Creditinfo
Dominican Republic	Data-Crédito, TransUnion	Rwanda	Compuscan, Finedatta Africa Ltd
Ecuador	Equifax, Acredita	Saudi Arabia	SIMAH Saudi Credit Bureau
El Salvador	TransUnion	Senegal	Creditinfo, Finedatta Africa Ltd
Georgia	Creditinfo	Singapore	DP Information Group, Credit Bureau
Germany	Creditreform, Bürgel, SCHUFA,	South Africa	Compuscan, Experian, TransUnion, Finedatta Africa Ltd
Guatemala	TransUnion	South Korea	National Information & Credit Evaluation
Guyana	Creditinfo	Spain	RAI (companies only); ASNEF-Equifax and BADEXCUG-Experian (consumers)
Honduras	TransUnion	Switzerland	Zentralstelle für Kreditinformation
Hong Kong	TransUnion	Tanzania	Creditinfo, Dun & Bradstreet, Finedatta Africa Ltd
Iceland	Creditinfo	Togo	Creditinfo, Finedatta Africa Ltd
India	High Mark Credit Information Services, CIBIL, Experian & Equifax	Uganda	Compuscan, Finedatta Africa Ltd
Ireland	Creditinfo	Ukraine	Creditinfo
Iran	Iran Credit Scoring	United Arab Emirates	Al Etihad Credit Bureau
Ivory Coast	Creditinfo, Finedatta Africa Ltd	United Kingdom	Experian, Equifax, Callcredit
Jamaica	Credit Information Services Ltd,	United States	Experian, FICO, Equifax, TransUnion, Innovis, PRBC
Kazakhstan	Creditinfo		
Kenya	Creditinfo, Finedatta Africa Ltd		
Latvia	Creditinfo		
Lithuania	Creditinfo		
Malaysia	Credit Bureau Malaysia, CTOS		
Mali	Creditinfo		
Malta	Creditinfo		
Mexico	Equifax, TransUnion		
Morocco	Creditinfo		

ETC

A decorative background consisting of a network of interconnected nodes and lines, resembling a web or a data structure, in a light gray color.

EVOLUTION

The past and the future

The first credit report standard was developed by USA-based company called FICO. FICO was founded in 1956 as Fair, Isaac and Company by engineer William Fair and mathematician Earl Isaac. The two had met while working at the Stanford Research Institute in Menlo Park, California. Selling its first credit scoring system two years after the company's creation, FICO pitched its system to fifty American lenders. FICO scores are based on credit reports and "base" FICO scores range from 300 to 850, while industry-specific scores range from 250 to 900.

The FICO credit score has become industry standard in many countries all around the world with more than US\$881 million revenue in 2016.

However, even global corporations can not always provide the best product. Current technologies just can't analyze huge amount of data of the modern world, so the credit score does not reflect the real picture.

That's why **SCORISTA** created risk management technology that calculates credit score by many new factors, like the identification accuracy, borrower veracity, the ability to bear the credit load and thousands of others.

There are more than 30,000 predictors and variables used by **SCORISTA** for the instant credit decisions («Approve» or «Deny» the credit). Proven forecast accuracy has already reached best-on-the-market quality of 93%. And it's continues to grow every day.

Encryption laws

Credit reports quickly acquired new digital form following the tech revolution of the late 20th century. Since the 1980s and up to this day governments in many countries have been adopting and clarifying legislation of the credit history data. That legislation also regulates one very important question - how to store and access that data. So in many countries the lenders and credit bureaus must encrypt all borrower data by law. Data encryption methods are pass registration, certification and standardization processes.

In the course of working with a new generation of crypto lenders **SCORISTA** developed new data encryption standards that could become global. Just like it happened with FICO in 1956.

SCORISTA

DECENTRALISED CREDIT BUREAU

FOR CRYPTO BANKS

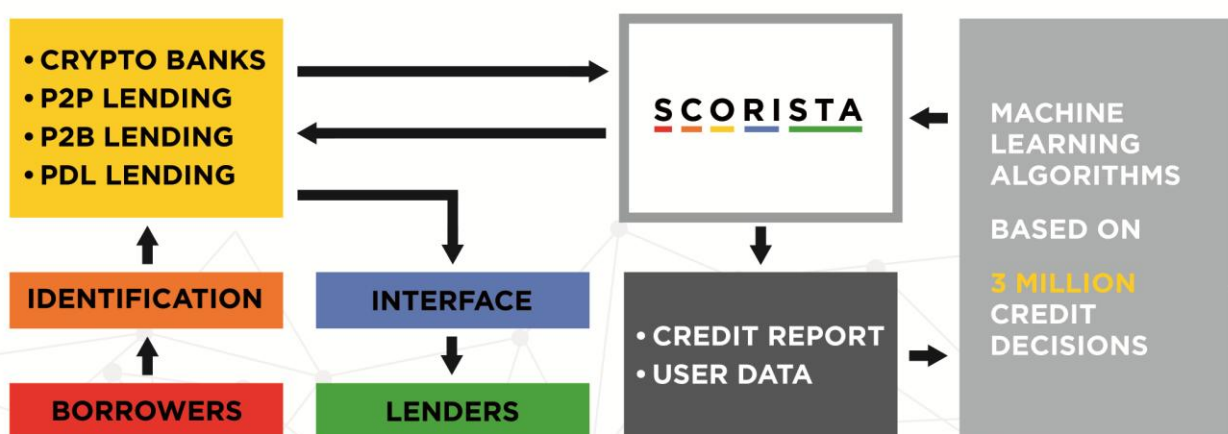
Every bank needs a credit bureau

There is a necessary procedure that precedes issuance of credit. It is called credit assessment.

The most common way to proceed credit assessment is to check reputation and creditworthiness of the borrower. And the main data source for that kind of check – is the credit bureau. But that only applies to traditional offline banks.

There are no credit bureaus for crypto banks. So all the operations with crypto credits are insecure and unsafe. And the only chance to change something is to use classic credit assessment instruments in a new innovative way.

SCORISTA is the first credit bureau for crypto banks. We use blockchain technology for decentralized collection of all crypto credit data to protect the crypto banks from the fraud and to help users to safely maintain their crypto credit rating.





SCORISTA **RISK MANAGEMENT ASSISTANT** FOR CRYPTO BANKS

Risk management is crucial

SCORISTA technologies have proved their efficiency in alternative lending. So we have deep understanding of crypto lending inner processes.

SCORISTA uses machine learning to predict the threats of non-performing loans and to control the quality of the credit portfolio.

SCORISTA Risk Management Assistant for crypto banks proceeds all of the following data sources:

BORROWER DATA &

- User behavior
- Crypto spendings analysis
- E-wallet information

ALL OTHER DATA

- Credit reports
- Lawsuits
- Employments
- Blacklists
- Mobile data
- Social networks
- Geolocation

Just like solution for alternative lenders, **SCORISTA** for crypto banks provides the clients with an instant credit decisions («Approve» or «Deny» the credit with detailed explanation in each case) and a money-back guarantee for the results.



INVESTMENT GOALS

Together we stand

\$1 MILLION

SCORISTA launches services:

- Scoring for crypto banks,
- Scoring for crypto peer-to-peer lenders.

\$4 MILLION

SCORISTA launches the first Decentralized Credit Bureau.

SCORISTA launches services:

- Scoring for crypto exchanges,
- Scoring for crypto peer-to-business lenders.

\$8 MILLION

SCORISTA launches in USA, Mexico, India, Brazil and SEA region:

- Rent local offices, hire representatives and programmers,
- **SCORISTA** technology will be customized for every market,
- **SCORISTA** launches global promotional campaign, including participation in the major industry events all across the world.

REVENUE SHARE

Sharing prosperity

\$1 MILLION INVESTMENT REVENUE PLAN

mln. \$ / YEARS	2017	2018	2019	2020
P2P-lending (Crypto scoring)	0,00	0,31	0,77	1,94
Bank lending (Crypto scoring)	0,00	0,59	1,48	3,69
Earnings, mln. \$	0,00	0,90	2,25	5,63
Unfixed expenses and taxes	0,82	0,38	0,90	2,14
Fixed expenses and taxes	0,18	0,21	0,47	1,01
Net profit		0,32	0,88	2,48
Investment profit*		0,06	0,18	0,50

\$4 MILLION INVESTMENT REVENUE PLAN

mln. \$ / YEARS	2017	2018	2019	2020
P2P-lending (Crypto scoring)	0,00	0,31	0,77	1,94
Bank lending (Crypto scoring)	0,00	0,59	1,48	3,69
P2P-lending (Crypto credit bureau)	0,00	0,83	2,08	5,16
Bank lending (Crypto credit bureau)	0,00	3,20	8,01	20,03
P2B-lending (Crypto scoring)	0,00	0,08	0,19	0,48
PayDayloans (Crypto scoring)	0,00	1,71	4,27	10,68
Earnings, mln. \$	0,00	4,93	12,32	30,81
Unfixed expenses and taxes	3,23	2,07	4,93	11,71
Fixed expenses and taxes	0,77	1,13	2,59	5,55
Net profit		1,73	4,81	13,56
Investment profit*		0,35	0,96	2,71

\$8 MILLION INVESTMENT REVENUE PLAN

mln. \$ / YEARS	2017	2018	2019	2020
P2P-lending (Crypto scoring)	0,00	0,56	1,11	2,23
Bank lending (Crypto scoring)	0,00	1,06	2,13	4,25
P2P-lending (Crypto credit bureau)	0,00	1,49	2,97	5,94
Bank lending (Crypto credit bureau)	0,00	5,77	11,53	23,07
P2B-lending (Crypto scoring)	0,00	0,14	0,28	0,56
PayDayloans (Crypto scoring)	0,00	3,08	6,16	12,32
Earnings, mln. \$	0,00	8,87	17,75	35,49
Unfixed expenses and taxes	6,10	3,73	7,10	13,49
Fixed expenses and taxes	1,90	2,04	3,73	6,39
Net profit		3,11	6,92	15,62
Investment profit*		0,62	1,38	3,12

* The investment profit is a general forecast based on the current business plan, which can be changed and amended without prior approval from investors due to the change of current market conditions. The exact figures of profit are unpredictable at this stage and shall be corrected in due course from time to time.

TOKEN

Watch the SCOR

TOKEN

SCORISTA uses a token called **SCOR**

Total issuance: **50.000.000** tokens

Nominal token cost: **0,05 ETH**

DISTRIBUTION

Investors: **89%** ■

Founders: **9%** ■

Bounty campaign participants: **2%** ■

BONUSES

Day 1: **+30%** bonus tokens

Days 2-7: **+20%** bonus tokens

Days 8-10: **+10%** bonus tokens

All unallocated tokens will be destroyed.

The remaining will be proportionally distributed:

89% to investors, **9%** to founders,

2% to bounty campaign participants.

BOUNTY CAMPAIGN:

New translation at Bitcointalk: **10%** of bounty payments

Signature campaign at Bitcointalk: **15%** bounty payments

Online discussions support: **15%** bounty payments

Promotional campaign at Facebook: **10%** of bounty payments

Promotional campaign at Twitter: **10%** of bounty payments

Special support: **40%** of bounty payments

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Creator of SCOR tokens shall reserve the right to refuse selling SCOR tokens to anyone who does not meet criteria necessary for their buying, as set out hereunder and by the applicable law. In particular, the creator of SCOR tokens may refuse selling SCOR tokens to U.S. citizens, permanent residents of the United States and those users who do not meet eligibility criteria established by the creator of SCOR tokens from time to time in its sole discretion. The data content of this website is intended for general information purposes only and does not constitute solicitation of or an offer to purchase any securities. This website should be used for general research purposes only. It does not, nor does it purport to, constitute any form of professional investment advice, recommendation or independent analysis. Consequently, the information contained on this website has not been prepared in accordance with the relevant rules and regulations governing such publications in various jurisdictions. By entering into transaction for purchase of SCOR token you hereby consent that you read and understood the above restrictions, received a legal opinion from your local counsel and confirm that your compliance with the legal requirements of your personal jurisdiction or the jurisdiction where your legal entity is registered. You fully understand the risk of making the investment into SCOR tokens and confirm that you agree with commercially unpredictable profit rate at this stage and related risks.

TEAM

Team is everything

There are 18 people working in **SCORISTA** right now. The team is stable and growing. Core members have been working together for several years. And we were able to achieve great results so far.



DANIL SHERSTOBITOV
COFOUNDER & RISK DIRECTOR

Education:
• Master degree in economics at Tomsk State University (Russia)

Experience:
• 11+ years in credit assessment for banks and non-bank lenders
• 5+ years of teaching in Siberian Finance and Banking Academy



MARIA VEIKHMAN
COFOUNDER & CEO

Education:
• Master degree in math and physics at Perm National Research Polytechnic University (Russia)
• MBA at Yeditepe University (Turkey)
• Business Internship at Franklin University Internship (USA)

Experience:
• 15+ years in IT-business
• 5+ years in credit business
• Successful startup company based in USA



ALEXEY CHUDINOV
CTO

Education:
• Master degree in IT at Perm State University (Russia)

Experience:
• 15+ years in development of complex IT-systems



YULIA SHARAPOVA
FINANCE

Education:
• Master degree in economics at Moscow State University of Economics, Statistics, and Informatics (Russia)

Experience:
• 7+ years in IT-finance



OLGA TELICINA
SUPPORT & ANALYSIS

Education:
• Master degree in math and physics at Perm National Research Polytechnic University (Russia)

Experience:
• 7+ years in consumer lending underwriting



SERGEY OKULOV
HEAD OF SALES

Education:
• Master degree in math and physics at Perm National Research Polytechnic University (Russia)

Experience:
• 15+ years in B2B sales



EUGENE IRSHINSKY
MARKETING

Education:
• Master degree in public relations at Russian State University for the Humanities (Russia)

Experience:
• 6+ years in marketing & PR



+11
SPECIALISTS
IN THE TEAM

The above experts are the employees of SCORISTA, which is legal entity acting as the official organizer of the SCOR tokens ICO.