

A NEW ERA OF HANDLING RECEIVABLES IS EMERGING

For cash loans based on personal relationships, creditors often suffer due to poor performing debtors, who are obligated to pay off the debts but delay payment intentionally or unintentionally.

Credits provided to a regular customer that is set up without any specific repayment term and interest rates, debtors often delay repayment, be it intentional or unintentionally.

It is difficult for individuals to participate in investment-worthy NPL investments.

Accordingly, we need a safer, more convenient, and fair platform for inter-personal loans, credit transactions, and NPL investments.

Reditus will Solve This

- » **RECEIVABLE TOKENIZATION**
Reditus® RMS (Receivables Management System) turns the receivables into a blockchain-based crypto currency that can be easily traded.
- » **DOCUMENTATION OF UNDOCUMENTED PERSONAL LOANS AND ACCOUNT RECEIVABLES**
Reditus® enables creditors and debtors to write debt agreements without issuing any separate promissory note. The Reditus® Creditor Application is used and it processes the registration of receivables conveniently and entrusts receivable collection to Reditus® or other registered collection agencies.
- » **PROVIDING STRUCTURED AND ADVANCED RECEIVABLE COLLECTION SERVICES**
Reditus® facilitates the collection of RMS-registered receivables by implementing various, systematic techniques to encourage repayment, such as the notification of early repayment dates for through email, push message, text message, or the introduction of credit opportunities for repayment.
- » **EASY TRADING OF TOKENIZED RECEIVABLES**
Reditus® RED Token, a tokenized receivable, is easily traded to provide cashing opportunities for unredeemed and pre-maturity receivables.
- » **ENTRUSTING CORE RECEIVABLES**
A third-party trustee protects the cash or the value of receivables collected by the Reditus® platform.

Reditus Gives New Value To Receivables That Are Close To Our Economic Life

- » **GATEWAY TO RECEIVABLES INVESTMENT THROUGH TOKENIZATION**
When receivables are registered for collection in the RMS (Receivables Management System), they are tokenized and converted into a uniquely represented Reditus® RED Token (REDT) based on the characteristics of the receivable.
- » **FORMALIZATION OF INFORMAL RECEIVABLES**
Reditus® raises the possibility of receivable collection by formalizing unspecified personal loans and implied-trust-based account receivables.
- » **LIQUIDATION OF UNREDEEMED RECEIVABLES**
Reditus® provides the opportunities to cash in long-term outstanding receivables, or receivables before maturity by tokenizing outstanding receivables including NPLs, account receivables, personal loans and allowing them to be traded through the Reditus® platform
- » **TRUST DEPOSIT OF RECEIVABLES COLLECTION**
Reditus® increases the transparency of the system by entrusting collected receivables to the external third-party trustee.