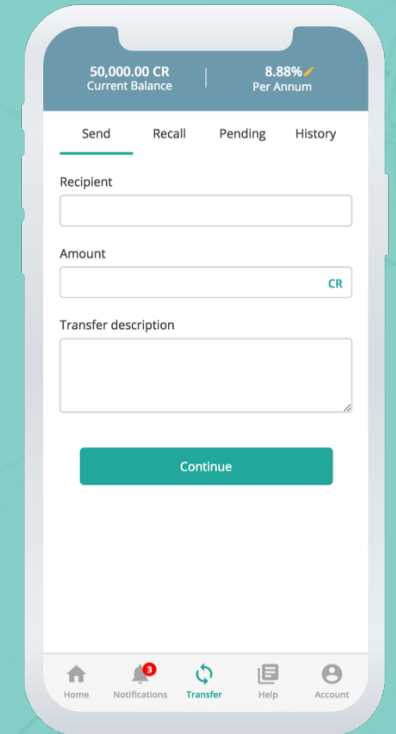
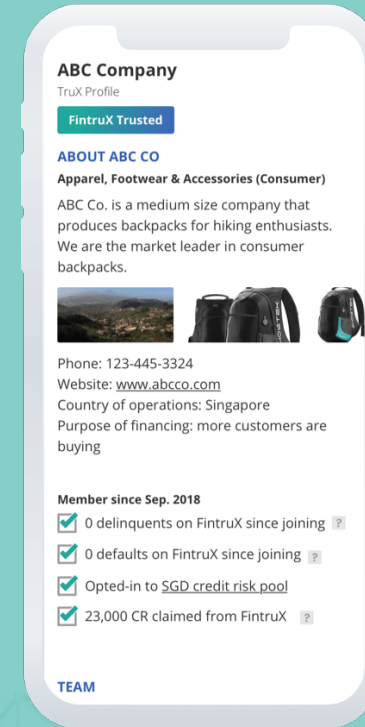




MAKE YOUR BUSINESS SMART . EFFICIENT . TRUSTED

Smart Business and Financial Solutions Built On The Blockchain



ABOUT US

WHAT IS FINTRUX NETWORK?

FintruX Network innovates smart solutions for underserved startups and SMEs. We aim to be the one-stop resource and solution provider for business growth and sustainability.

WHO ARE WE?

FintruX Network is comprised of a dynamic team of skilled professionals. Our technology is supported by **Robocoder Corporation**, which has over 20 years of enterprise software development experience.

SOLUTION

TruX - the world's first **Smart Business Financing Platform**, empowers businesses to establish global credit reputation, increase purchasing power, negotiate credit terms and transact via smart credits.



SME - ISSUES

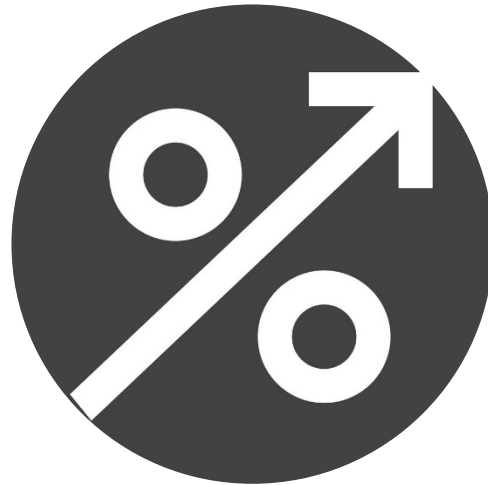
NO ACCESS



SME do not have access to loans when they most need it.

- Loan amounts requested by SME are generally inefficient for Financial Institutions to facilitate

EXPENSIVE



If they get a loan from alternative financing sources, the interest rate is generally too high.

- Alternative lenders usually charge high Interest rates due to credit risk

INSUFFICIENT CREDIT



SME creditworthiness is difficult to ascertain, and thus lenders are wary to invest.

- Insufficient credit history to accurately access creditworthiness

Due to these issues, SME do not always have the resources to pay stakeholders on time; with many delaying payments as a result. This poses many problems for their stakeholders.

SME – STAKEHOLDER

NO EXPERIENCE



Creditors are not equipped to be a lender, as it is not their main business.

- No idea of SME creditworthiness

CREDIT IMPACT



If SME defaults on their invoice, their credit history is not impacted.

- No skin in the game

UNCLEAR TERMS



No clear structure in place to demand payment from SME

- Unclear terms and conditions

SOLUTION



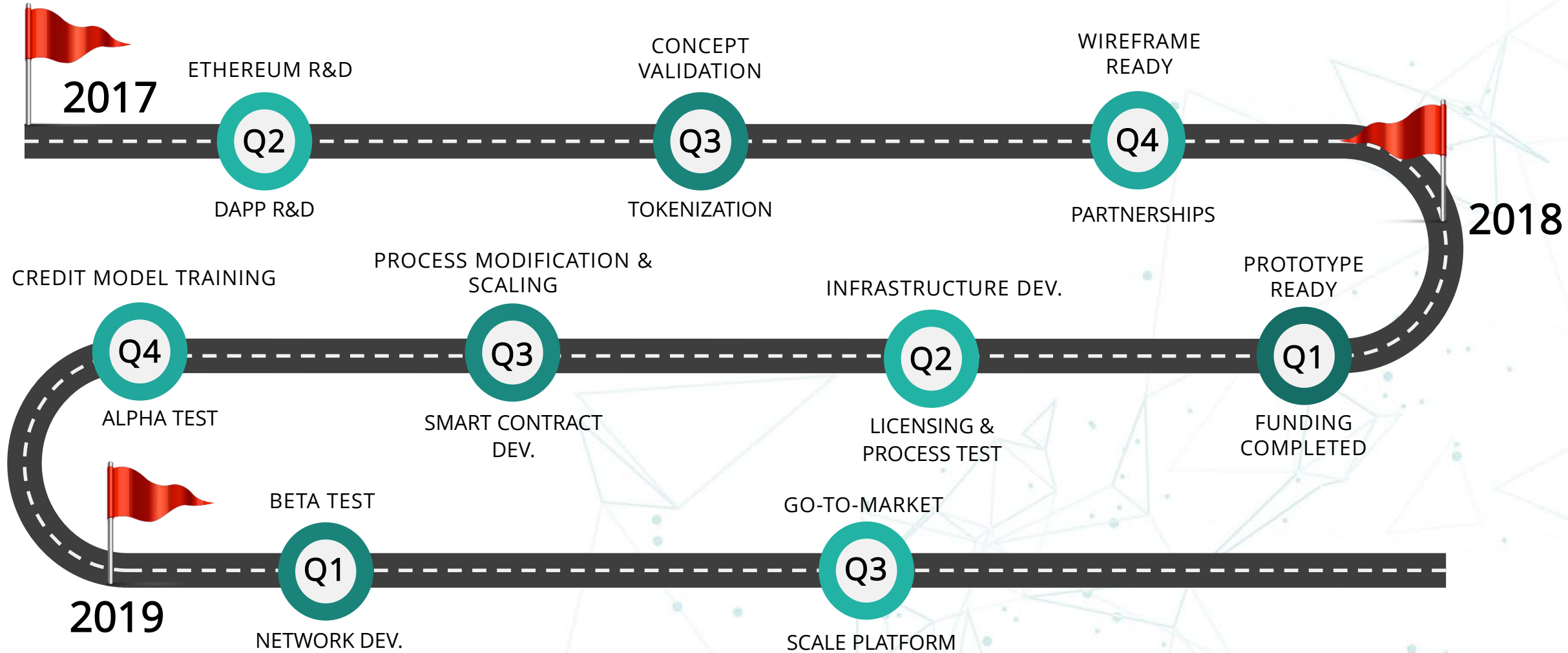
TruX, the world's first **smart business financing platform**, empowers your business to establish global credit reputation, increase purchasing power, negotiate credit terms and transact via smart credits. All businesses can benefit - even startups with no credit history can prove their creditworthiness via their TruX profile.

Smart Network | Smart eFinance | Smart Marketplace | Smart Invest

BENEFITS

- **Global Credit:** Establish global credit reputation with a transparent TruX profile.
- **Perpetual Credit:** Obtain a perpetual line of credit from stakeholders.
- **Risk Reduced Financing:** Enjoy 4 levels of credit enhancements.
- **True P2P Relationships:** Build stronger business relationships without third-party involvement.
- **Distributed Rewards:** Earn a referral fee for inviting external stakeholders.
- **Financial Management:** Advance cash flow without immediate need to transfer cash currencies.
- **Monthly Compounding Interest:** Receive monthly compounded interest on repayments.
- **Fast Secured Payment:** Transact instantly and securely via smart credits.
- **Frictionless Loans:** Negotiate repayments on a smart contract with a seamless architecture.
- **Verified Trust:** Trust via blockchain, AI credit scores + credit enhancements.

ROADMAP



MANAGEMENT TEAM

FintruX Network is comprised by a dynamic team of skilled professionals in strategy, commercial lending, operations, marketing, sales, and technology. Our technology is supported by **Robocoder Corporation**, which has over 20 years of enterprise software development experience.



Nelson Lin
Founder & CEO

Nelson pioneered online credit adjudication for the asset-based finance and leasing industry in Canada as mentioned in the book 'Unstoppable' published 2014 by Beth Parker and endorsed by the Canadian Finance and Leasing Association (CFLA). He has over thirty years of experience delivering numerous custom enterprise applications to global organizations such as J.P Morgan, AT&T Capital, etc.



Conrad Lin
Co-Founder & COO

Conrad Lin is young and dynamic entrepreneur, public speaker, and influencer with a background in Neuroscience and Psychology from the University of Toronto. He is a proven expert in business analysis, social media growth, global marketing strategy, project management, and product development with a specialty in DLT (distributed ledger technologies).

The full list of our growing team can be found at: <https://www.fintrux.com/team>

PARTNERS



PERSONA



traceto.io



QUOINE



Part of the Experian Group

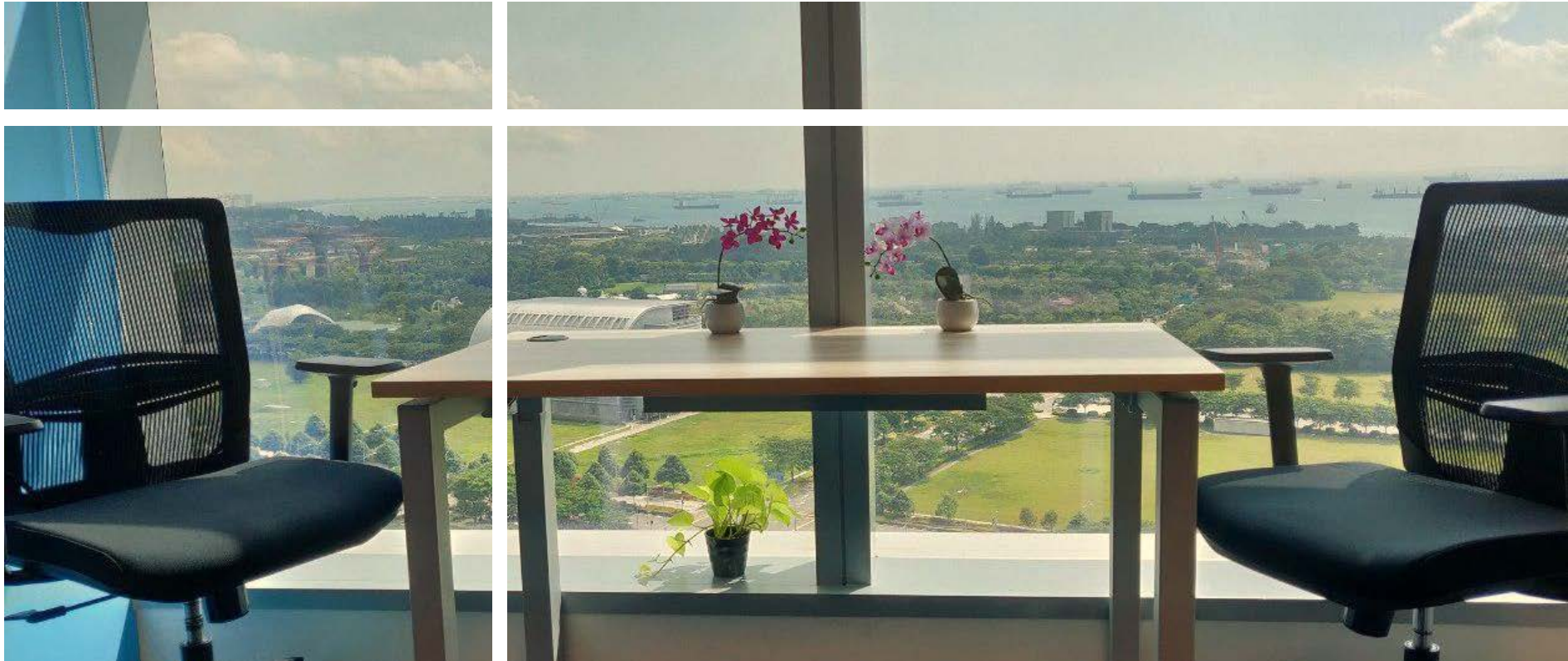


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