

Connecting gig workers  
to the banking they  
deserve





# About us

Bankuish is on a mission to bring dignity to the financial lives of gig workers, freelancers, creators and the future of work: **connecting the future of work** to the banking they deserve with more **inclusive credit scoring**.



**\$400M+ USD**  
Loan Origination Volume



**850K+**  
Active Users



**~3.7%**  
Default Rate



**Mexico, Brazil, Chile, Colombia, and USA (under Filance.AI brand)**  
Undergoing rapid international expansion - Europe & Asia



Microsoft for Startups

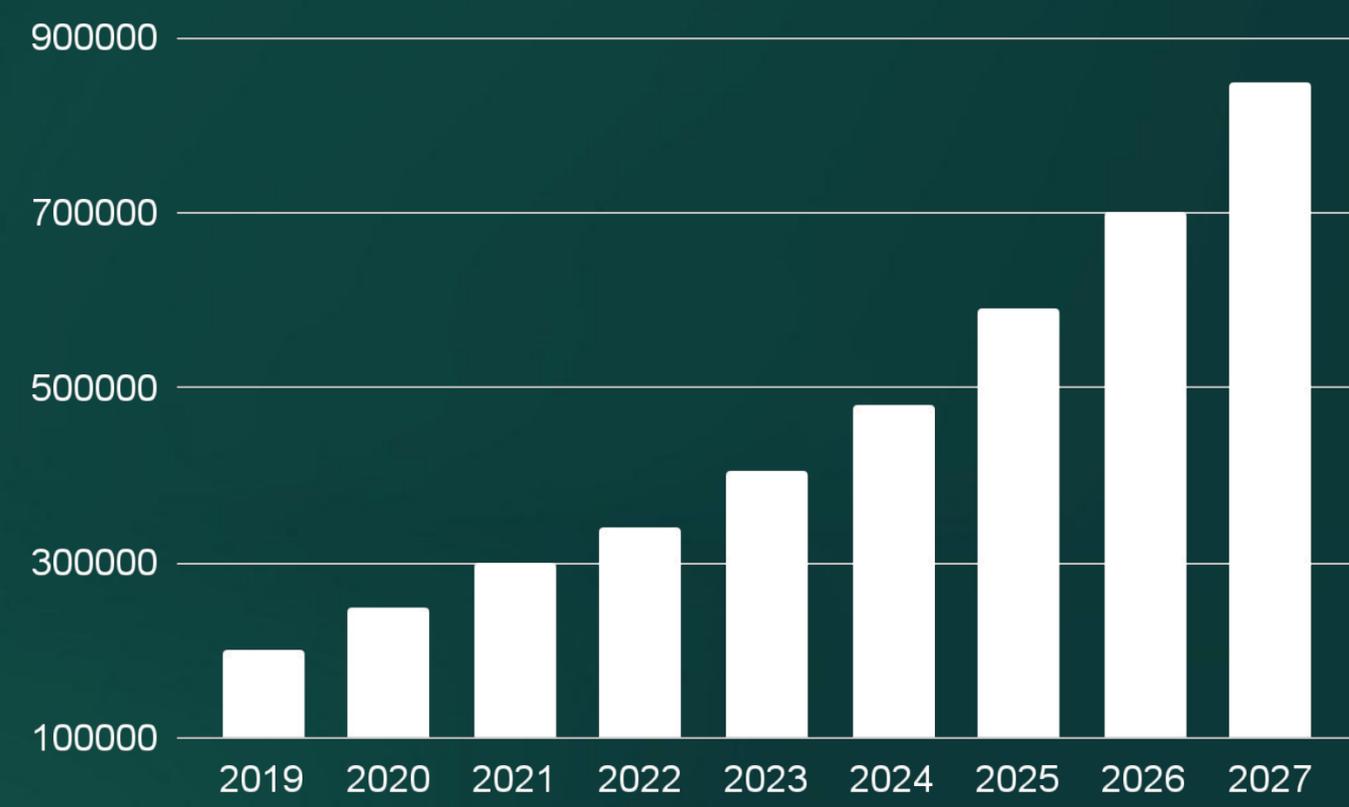




# Gig Economy

forecasted to increase to

**\$873 billion USD** for 2027.



# 1.1 BILLION

## GIG WORKERS IN THE WORLD





CHALLENGE:

# Gig Workers are underbanked

45% of gig workers and freelancers are unbanked worldwide.

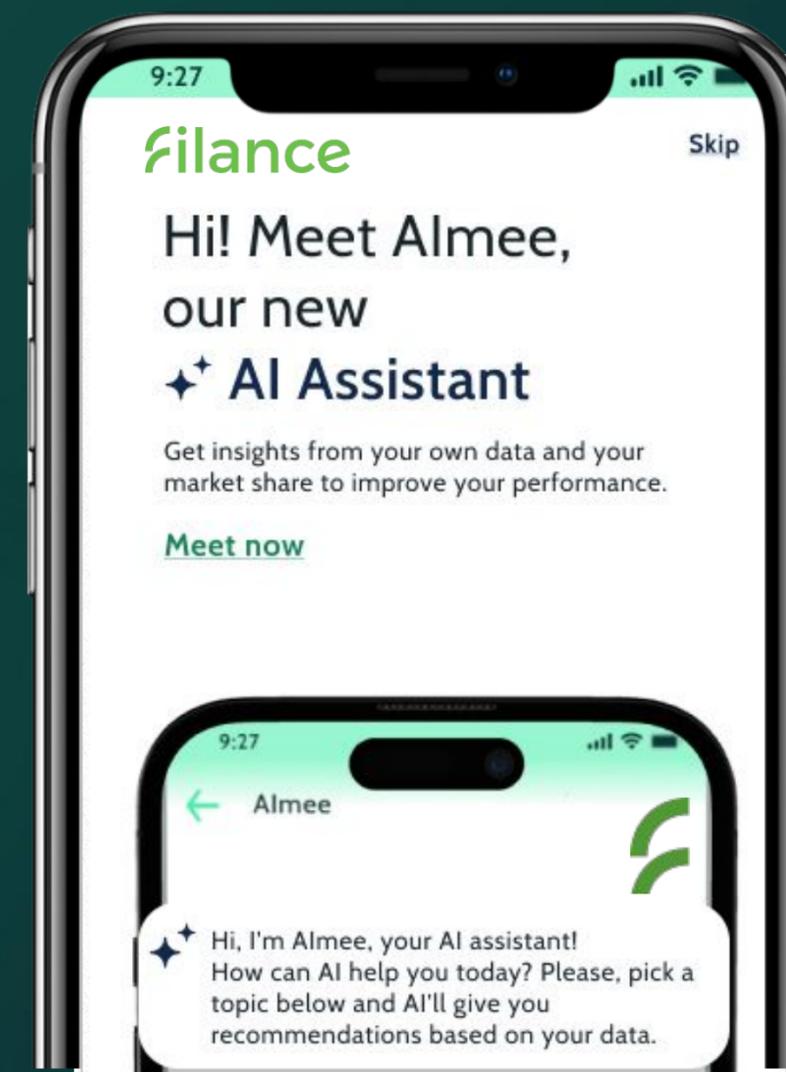
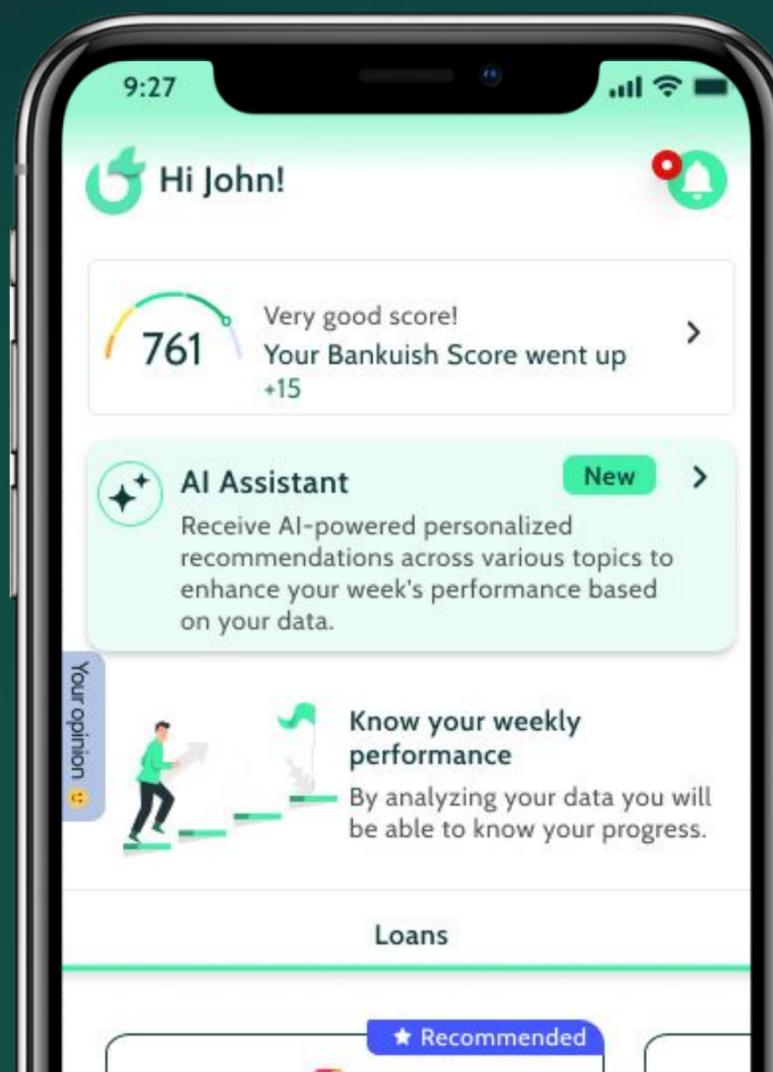
Traditional credit bureaus lack positive data on most gig workers, deeming them 'thin file' or 'no file.'

60% of gig workers have been denied access to a financial product they were confident they could cover.



# Bankuish Score

Bankuish turns your marketplace reputation into a credit score **accepted by banks.**





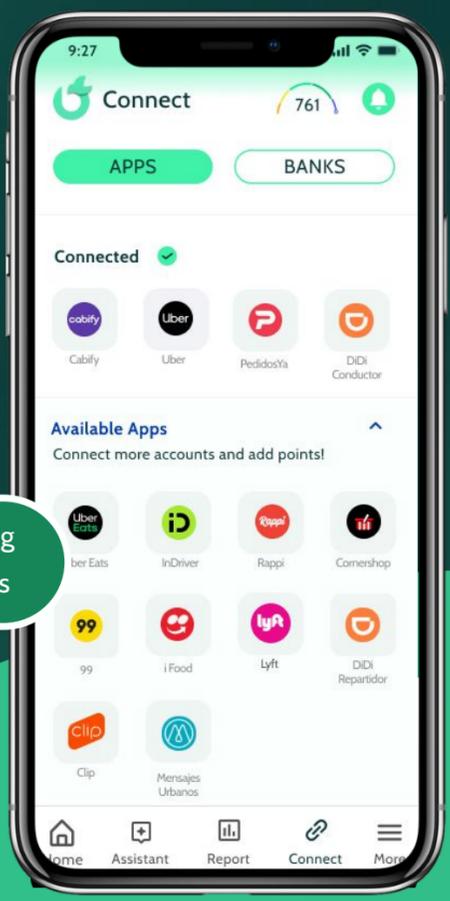
# Bankuish

## App Experience

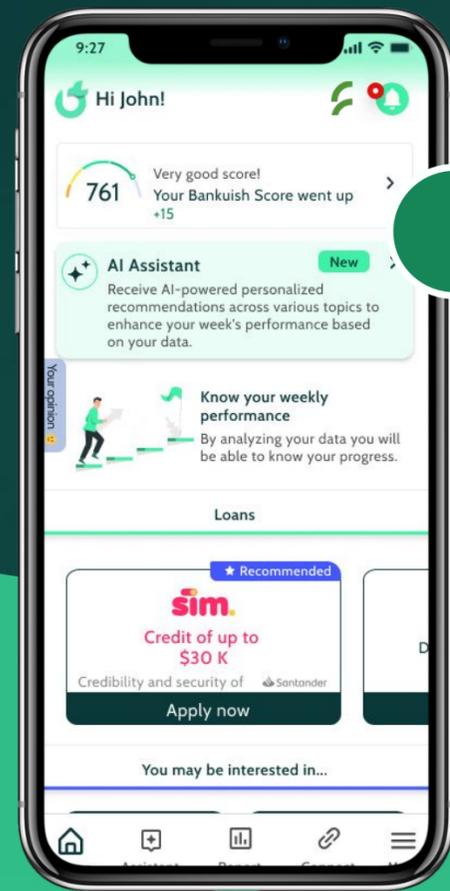
User downloads the app



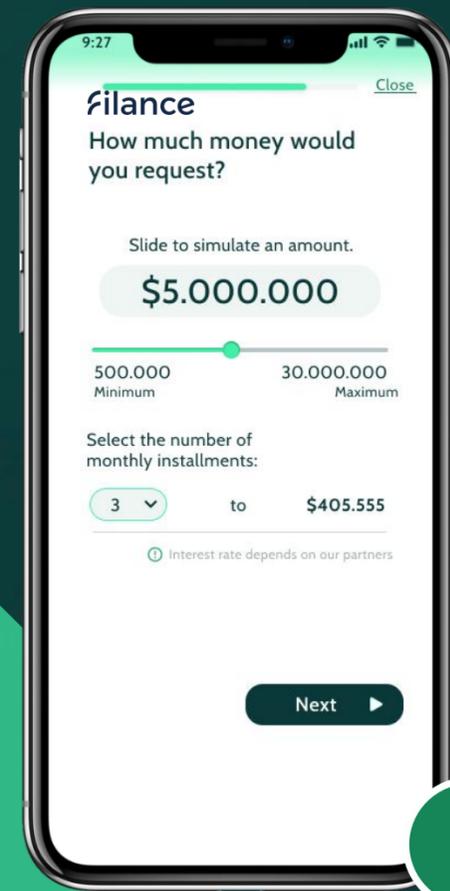
Connects their gig & banks accounts



Generates their Bankuish Score



Bankuish sends User risk profiles to the Partner and Partners offer products in the Bankuish App



The Partner gets a new customer





# Bankuish Risk Profile Generation

Bankuish provides 3rd party independent revenue validation for gig workers, packaged with a custom-built risk profile to fuel each partner's underwriting needs.

Each user profile is built by collecting, standardizing and analyzing thousands of data points in four basic information verticals.

## Income

Income metrics across all the digital platforms the user connects, cadence and patterns of work, etc.



## Stability Profiling

Bankuish Score, work seasonality, connected platforms, length of work, rating, total orders, cancelation rates, etc.



## Assets

Registered vehicle ownership, type, model, year; cellphone validation; residences, etc.



## Identity

Name and ID validated across platforms, Address validation, contact info, Documents, etc.



# bankuish filance

Bringing **dignity** to the financial lives of **gig workers**

