

MERIT

Own Your Credit

1. Revolutionizing The Credit Report: For the first time, consumers will be able to control, manage and maintain their credit profile using blockchain technology and crypto currency. Merit provides a highly-distributed and completely-secure platform that allows users to personally-control their credit profiles through a variety of credit factors determined by the user and reflective of a user's true credit worthiness.



3. Individualized User Services: Utilizing a simple, customizable and straightforward dashboard, users will upload, import and share their relevant credit data via the blockchain. When lenders, financial institutions and other organizations request data users can meet those requirements and share exactly what they need to. Additionally, users will be able to set up customized profiles for a variety of borrowing needs including for example: mortgage, auto, rental, credit card, peer-to-peer, etc.



2. Safe & Sound: With the power and security of the blockchain, Merit will provide a high level of security across a user's personal financial and credit history. No more entrusting third-party organizations with your most valuable financial data and Personally Identifiable Information (PII). Merit will create a decentralized system to provide access to a user's identity and supporting financial data without revealing critical PII or storing ALL credit history data in a central database. Data blocks will be encrypted, segmented, duplicated and distributed throughout the blockchain network thereby reducing the risk of loss, hacking and stealing.



4. Merit Score: An individual Merit Score will be generated by the system through an aggregated collection of user data and transactions over time. Everything from a user's classic credit score to financial history to employment history will be factored and weighted in. With your Merit Score built on a wider variety of factors, the Merit Score will be the new gold standard for creditworthiness for the next generation of credit reporting. Safe. Simple. Secure. Own Your Credit.

