



USCA UNION — LEARN CENTER

How Does The Platform Work? | Questions & Answers

1. How does the platform work?

We offer individual and institutional investors the opportunity to invest in Microfinance Institutions (MFIs) around the world through distributed investment pools with integrated risk assessment. Rather than investing in a single MFI, capital is allocated across diversified portfolios that may include dozens or hundreds of selected MFIs. The platform says this diversification helps reduce exposure to any single institution, and that each MFI undergoes due diligence.

2. How does the platform generate returns?

The platform says it finances MFIs at lower interest rates than traditional banks by operating efficiently and connecting investors and MFIs more directly. It says reducing intermediaries allows it to offer investors higher dividends while providing MFIs with competitive financing, with savings passed on as weekly returns.

3. Does the platform conduct ongoing monitoring of MFIs?

Yes. The platform says it uses AI-based scoring systems and manual reviews by financial analysts. The systems assess MFI performance, portfolio quality, and risk indicators, while analysts review qualitative factors, regulatory compliance, and institutional health. The platform says this monitoring can help identify potential issues and adjust investment allocations.

4. Are my funds held separately from platform assets?

The website states that investor funds are held in segregated accounts separate from the platform's operating assets. It says this structure keeps investor capital separate from company funds and identifiable independently of operating expenses or liabilities.

5. How do I know which investment pool is right for me?

The website advises investors to compare offers in their personal account, including term length, expected returns, target allocation across MFIs, payout schedule, and other characteristics. It says the support team can help answer questions.

6. What is the typical investment term?

Terms vary depending on market lending conditions. The website says investment terms typically range from several weeks to several months, and that each pool's exact term is specified in its offer description.

7. Can I invest from any country?

The website says investment is available except in countries restricted because of payment-processing limitations, geopolitical circumstances, regulatory requirements, sanctions, or operational considerations. It advises checking the terms of service or contacting support to confirm eligibility.

8. Is my principal protected?

The website says diversification across multiple MFIs and segregated accounts are intended to help protect principal. It also acknowledges that investing carries inherent risks. These statements describe the platform's claims and do not establish a guarantee that principal cannot be lost.

9. How much can I invest?

The website says each offer specifies its minimum and any applicable limits. The stated minimum for individual investors starts at \$100; some pools may have maximum investment limits, while institutional investors may have customized thresholds.

10. Can I exit an investment pool early?

Yes. The website says early exit may incur a fee of up to 15% to cover administrative costs, early liquidation expenses, and penalties associated with underlying MFI allocations. The exact fee may depend on the pool and timing. Investors are advised to review the terms before investing.

11. What if I still have questions?

The website says users can contact the company or use its online chat to speak with a support representative.

12. How do credit investments protect against inflation?

The website cites floating interest rates that may adjust with market benchmarks, microcredit portfolio durations averaging 6–24 months, and continuing demand for working capital. These are presented as mechanisms that may help portfolios respond to inflationary conditions.

13. What social impact does credit investing create?

The website reports that 85% of its micro-borrowers are first-time credit users, that its female entrepreneurship support rate is 60%, and that sustained borrowers experience an average income increase of 3.2 times. These figures are claims presented on the website.

14. How does technology enhance risk management?

The website says its AI algorithms analyze more than 500 data points and achieve 94% repayment-prediction accuracy. It also describes blockchain recording of loan agreements and payments, real-time portfolio monitoring and rebalancing, and a 5% reserve fund intended to provide additional protection against potential defaults.

Source: https://uscaunion.com/index.php?a=learncenter_platform