

# JET Subscriber Credit

A solution to confirm borrower's creditworthiness



## Jet Subscriber Credit — ...and value for all



### BANK

- Reduced number of credit defaults
- Increased number of approved credits
- Simplified credit approval procedure



### OPERATOR

- Revenue from sales of data
- Increased subscriber loyalty, reduction of churn
- Provide subscribers with information about possible loan size

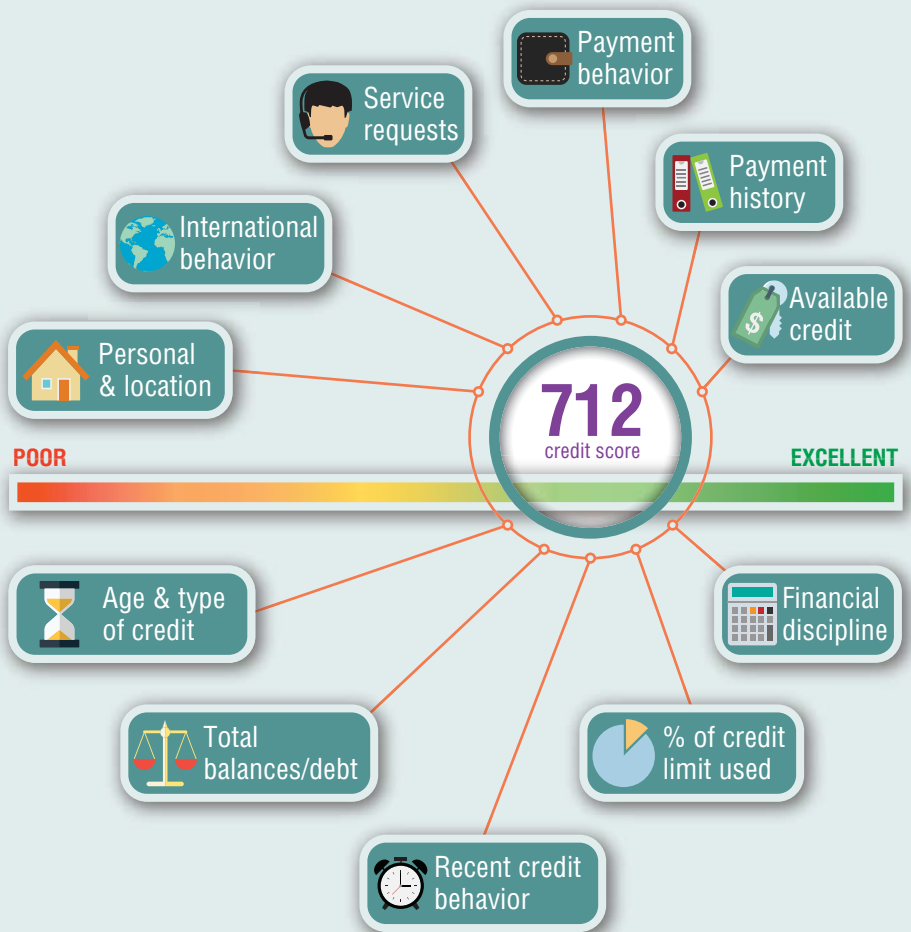


### BORROWER

- Increased possibility of approved credit
- Less time for credit approval process
- More advantageous conditions for credit approval

## JSC — O2B\* solution

that provides banks with dependable information about each new borrower



\* O2B — Operator to Bank



## Main functions

**Summarizes** applicant's creditworthiness

**Enriches** available information about applicants

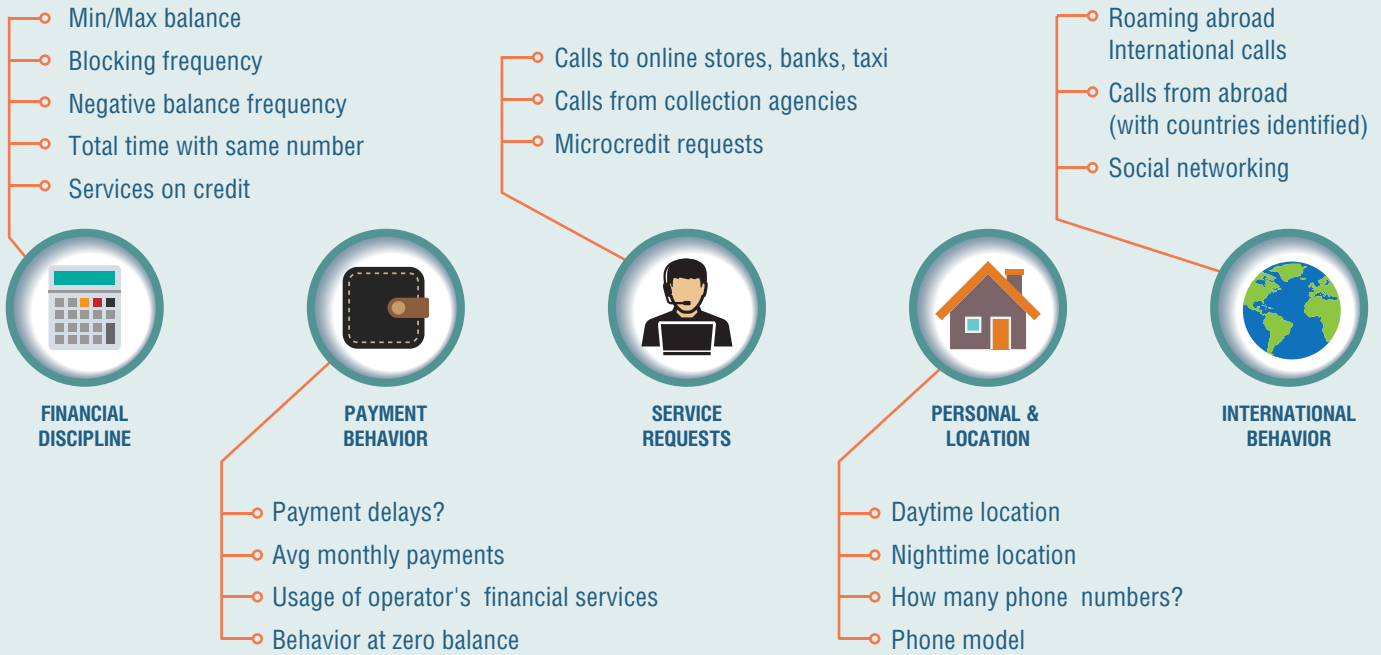
**Provides** additional data about applicants in real time

**Calculates** score points to reduce banks' decision-making time

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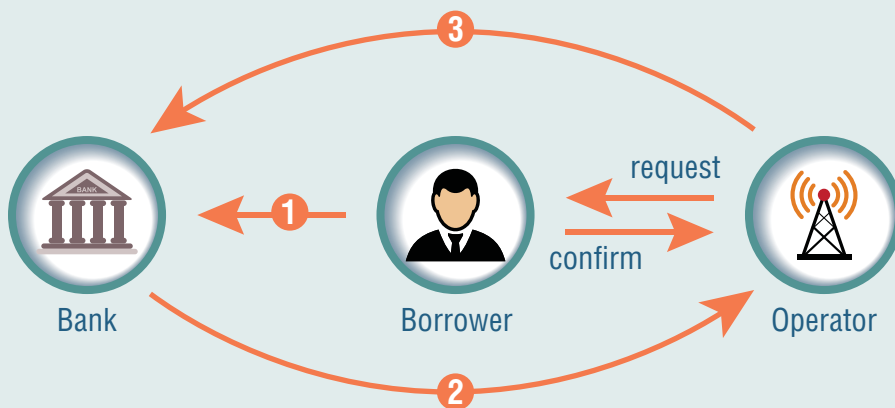
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## Jet Subscriber Credit — more than 85 parameters of client's evaluation



## How O2B works

1. Client approves processing of data
2. Bank sends data to operator/integrator
3. Operator sends subscribers' data to bank



## Client support after loan disbursement

Client's financial status monitoring

Enrich client data with latest information

Protection of confidentiality of communication and subscribers' personal data

## CONTACTS

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