

Your FinTech solutions partner

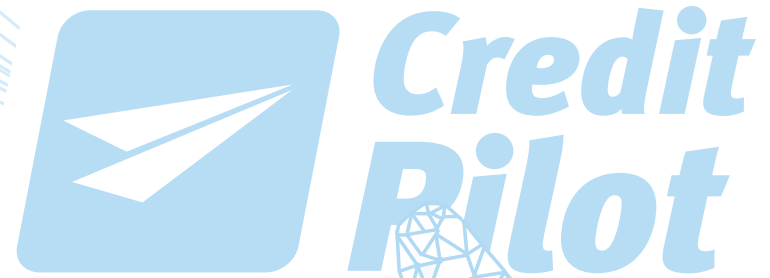
Your FinTech solutions partner



Credit
Pilot

BANKS **CAN'T** SELL VOICE
AND DATA — MOBILE
OPERATORS **CAN** PROVIDE
FINANCIAL SERVICES

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FIRST OF ALL, YOU ARE AWESOME!

You and your mobile operator colleagues did your jobs so well that there are now more mobile subscriptions in the world than there are people!

YOU HAVE ACED a **TRILLION DOLLAR*** market, and it is surely starting to feel a bit tight for you. What if there was a way to enter another market of almost **NINE TRILLION DOLLARS****? A market that is being claimed by new players right now, as you read this.

WE HAVE GOOD NEWS FOR YOU! CreditPilot would be thrilled to set you up for the new victory.

THE FINANCIAL SERVICES MARKET AWAITS YOU!

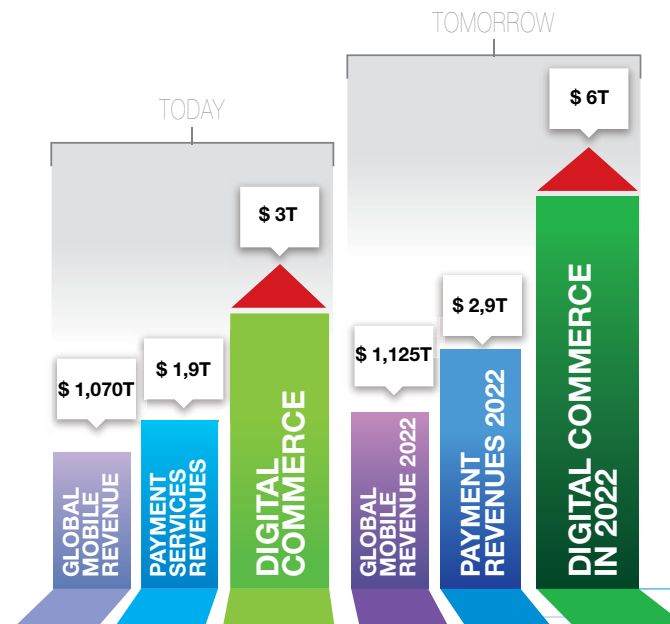
* Worldwide spending on wireless telecommunication in 2016.
Source: Statista. ** McKinsey, "Global Payments Map 2018", Statista

A MARKET UP FOR GRABS

1.7 BILLION PEOPLE IN THE WORLD* DO NOT HAVE A BANK ACCOUNT, YET THE MAJORITY OF THEM OWN A MOBILE PHONE. And no bank is as close to the consumer as a mobile operator.

CHANGING BEHAVIOR. Our whole lives are inside our mobile phones now. All the financial services of the world can now fit into a single smartphone. This is where the world of finance is heading, and banks are slow to catch up.

As a mobile operator, you are uniquely positioned to take over the existing and future customers of financial services from the banks.



* Source: WorldBank, 2016 ** McKinsey, "Global Payments Map 2018", Statista, GSMA Intelligence

FIVE REASONS WHY YOUR SUBSCRIBERS WILL USE MOBILE FINANCIAL SERVICES

- 1 Everyone has a mobile phone.
- 2 No one forgets their mobile phone at home, even if they leave their wallet.
- 3 No one remembers their credit card number, but everyone knows their mobile number by heart.
- 4 It is convenient to have all payment methods in a single device.
- 5 Most people dislike banks.



START PROVIDING MOBILE FINANCIAL SERVICES!

To mobile operators, traditional and virtual CreditPilot's offers A2A® - a mobile financial services platform, that enables telecom operators to provide their subscribers with an array of products and services, that would usually come from a bank, including, but not limited to:

- Bills, taxes, and fees payments
- Mobile payments at point of sale
- Domestic and international money transfers
- P2P Microloans
- Micro-insurance
- Digital goods sales

All that, with their prepaid balance or phone bill, cash, cards, e-wallets, and much more.

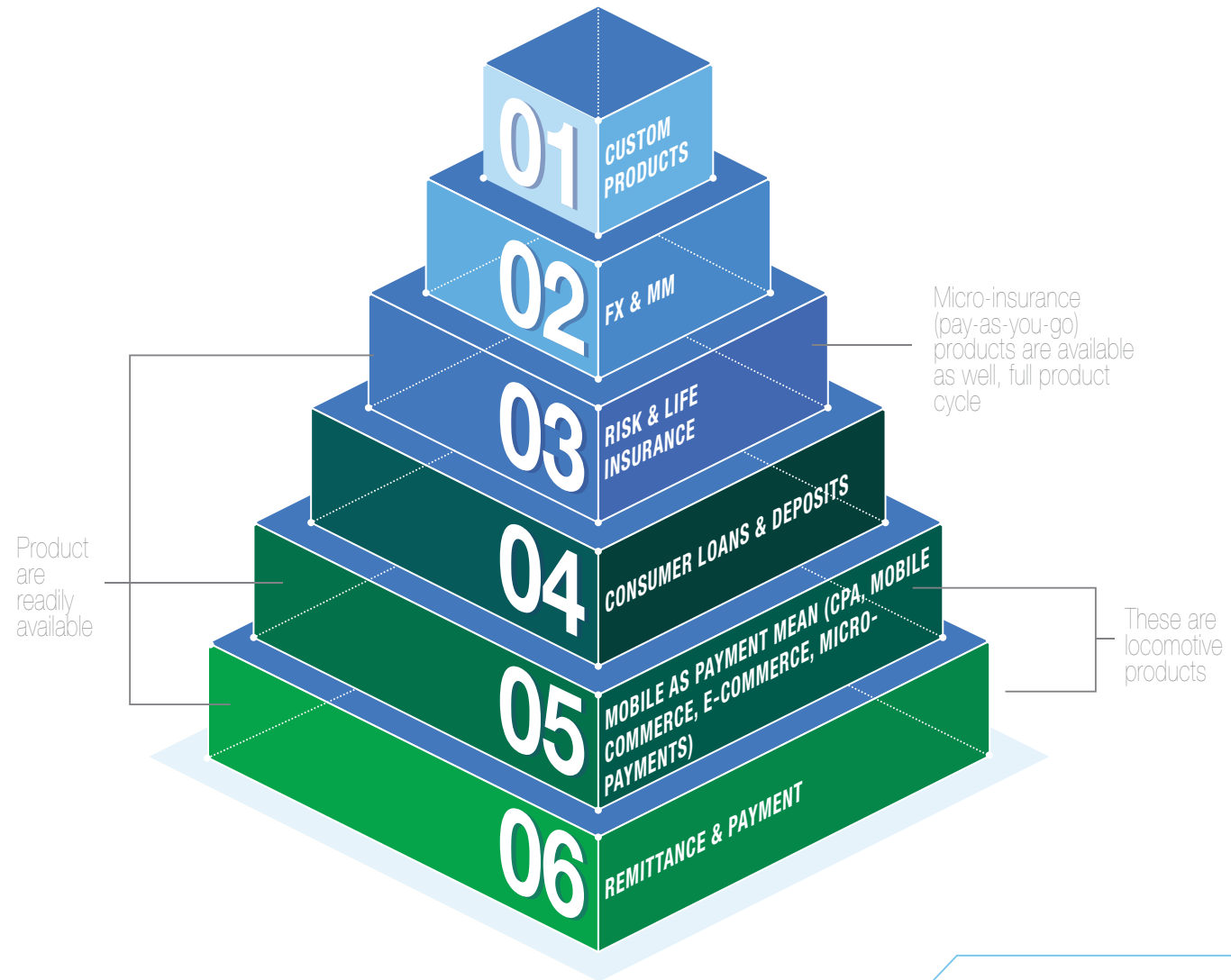
NOT JUST THE TECHNOLOGY

As a successful mobile operator, you understand that the technology itself solves nothing. With more than 20 years of experience in financial VAS, we understand that, too. CreditPilot's approach is to offer a solution that simply works, both technologically and legally.

CreditPilot makes sure that licensing and financial regulations and KYC and AML requirements are complied with at all times, both before the launch and afterwards.

A successful mobile operator excels in customer acquisition, retention, and service quality. It should stay that way. CreditPilot gets you covered where financial services provision is concerned, so you can concentrate on what you do best.

SERVICES DIRECTORY



A2A® ACCEPTS MOST OF THE PAYMENT METHODS AVAILABLE

- Airtime: prepaid balance or mobile bill
- Cash in participating retail establishments
- Bank cards, credit and debit
- Direct debit from SEPA bank accounts (EU/EEA only)
- e-wallets
- PayPal
- WeChat and AliPay

TRULY OMNICHANNEL DELIVERY

Subscribers can receive financial services the way they prefer at each particular moment. Our access options include:

- Mobile App
- USSD commands
- Chatbot
- Web
- Third-party e-wallets and apps integration

PRODUCT CATALOG

BILLS PAYMENT

- Utility companies
- Telecom providers
- Banks and consumer loan entities for loan repayment
- Governmental and municipal entities for tax, fees, and fines



PRODUCT CATALOG

P2P MONEY TRANSFERS, INTERNATIONAL AND DOMESTIC

- Only a mobile number is required to send and receive a transfer.
- Our solution are user-friendly and work on top of a multi-layered remittance platform with extensive AML/KYC features.



PRODUCT CATALOG

MICROLOANS

- Issued in cash at a retail establishment, or directly to any of the funding destinations supported by the system.
- CreditPilot's own scoring engine uses conventional and non-conventional sources of data to evaluate customer's credit worthiness.
- P2P loans are supported.
- External scoring providers support.



PRODUCT CATALOG

DIGITAL GOODS MARKETPLACE

- Retailers' gift cards
- Online services: iTunes, PlayStation Network, Play Store, etc.
- Dating and gambling sites
- Event tickets



PRODUCT CATALOG

RETAIL INTEGRATION

A POS solution to be installed in supermarkets, gas stations, bars, restaurants, and other retail establishments, that processes all types of operations supported by A2A® platform.

- Visa/Mastercard compatible
- Loyalty program functionality built-in
- Payment with airtime for goods and services
- PayPal, WeChat, AliPay and other e-wallets
- Money remittance and reception at point of sale
- Microloans at point of sale
- Mobile top-ups and utility bill payment at the point of sale



PRODUCT CATALOG

CREDITPILOT KEY FACTS AND FIGURES

- €400,000,000 worth of transactions processed monthly
- Mature technology, developed since 1999
- Live deployments to mobile networks with almost 100,000,000 subscribers as of May, 2019
- Over 200 employees in 4 EU countries
- Own development team





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