



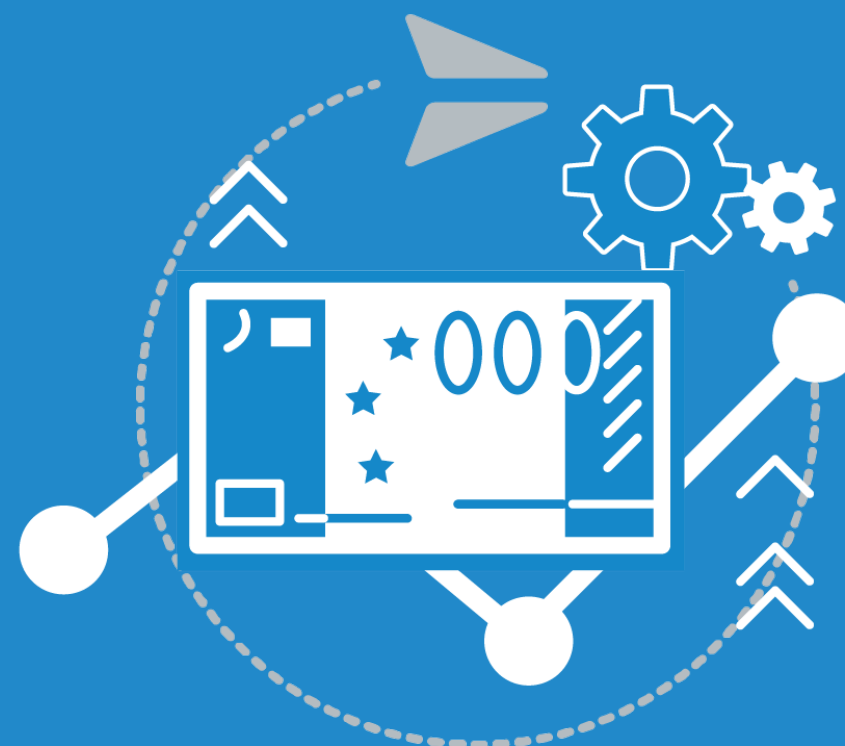
Financial VAS Solutions for MNOs and MVNOs



*Ready-to-use
FinTech applications*

*“We need banking
but we don’t need
banks anymore...”*

Bill Gates



CreditPilot helps to turn your MVNO into a Financial Services Provider





- MFS - Mobile Financial Services
- DFS – Digital Financial Services
- Over 400 Million EUR in transactions monthly
- ~ 100 Million connected customers
- More than 15 years in the market
- Experts on both Banking and IT
- CreditPilot group holds variety of financial regulated institutions licenses
- Over 200 employees
- ITU full member



ABOUT US

What does CreditPilot do?

CreditPilot is a fintech operator specialized in MNO/MVNO Financial VAS



For B2C



E-wallet with multiple unique payment methods

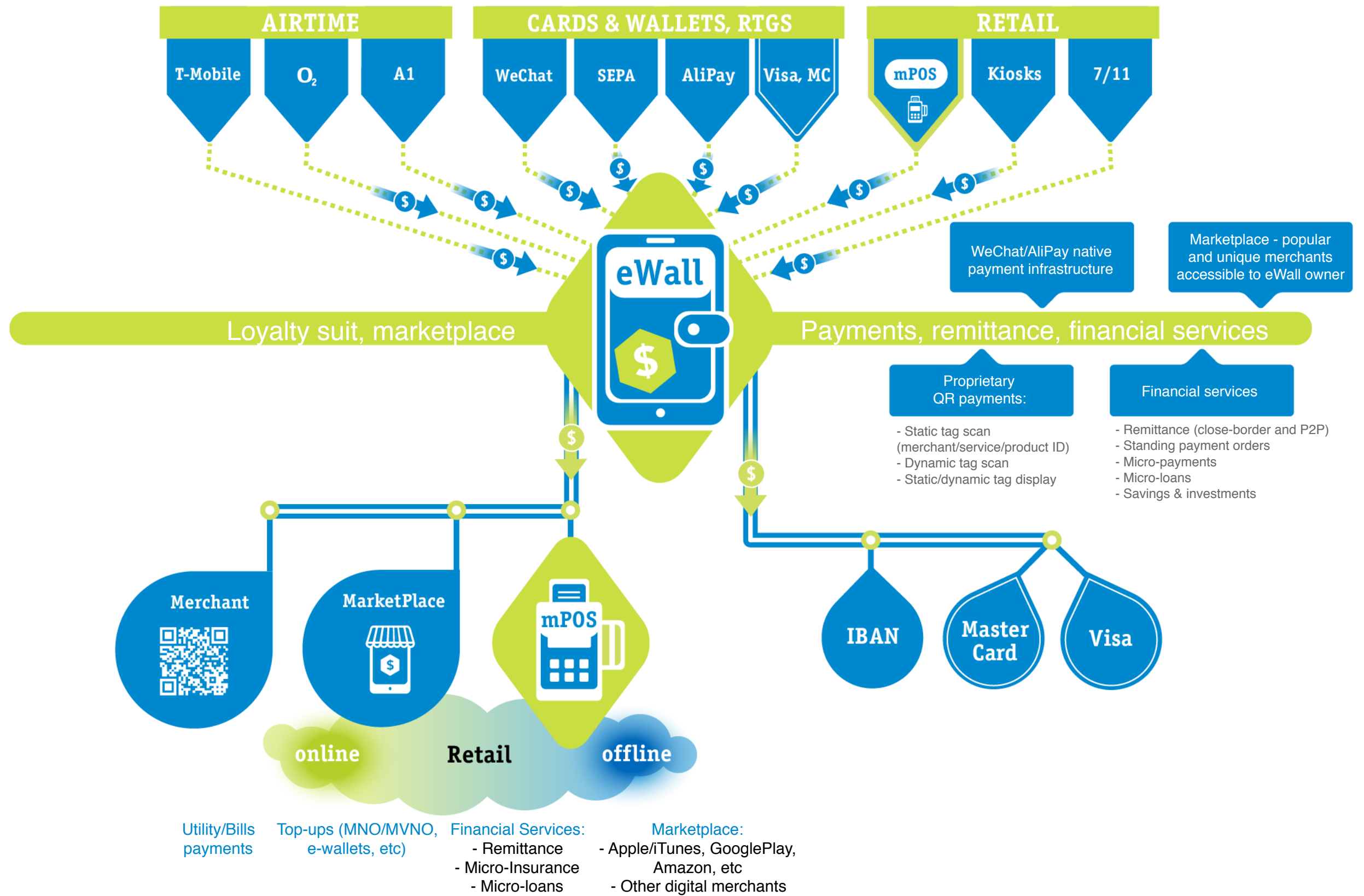
Financial and remittance services, localized digital marketplace

For B2B, B2B2C

An ecosystem of platforms, APIs and partners, that facilitates the proliferation of financial services through MNOs, MVNOs and remittance institutions



About Us



Digital financial services



Multifunctional POS-terminals for the brick-and-mortar retail stores to carry out each and every Any2Any transaction.

- EMV-certified (Visa/Mastercard compatible)
- **Loyalty program functionality** built-in (we can outsource current loyalty functionality or integrate with it).
- ID authentication for KYC/AML
- Payment for goods with phone balance or phone bill
- **WeChat, Crypto, PayPal** and a plethora of payment methods supported out of the box
- Money remittance and reception at point of sale
- Microloans, insurance at point of sale
- Mobile top-ups and utility bill payment at point of sale



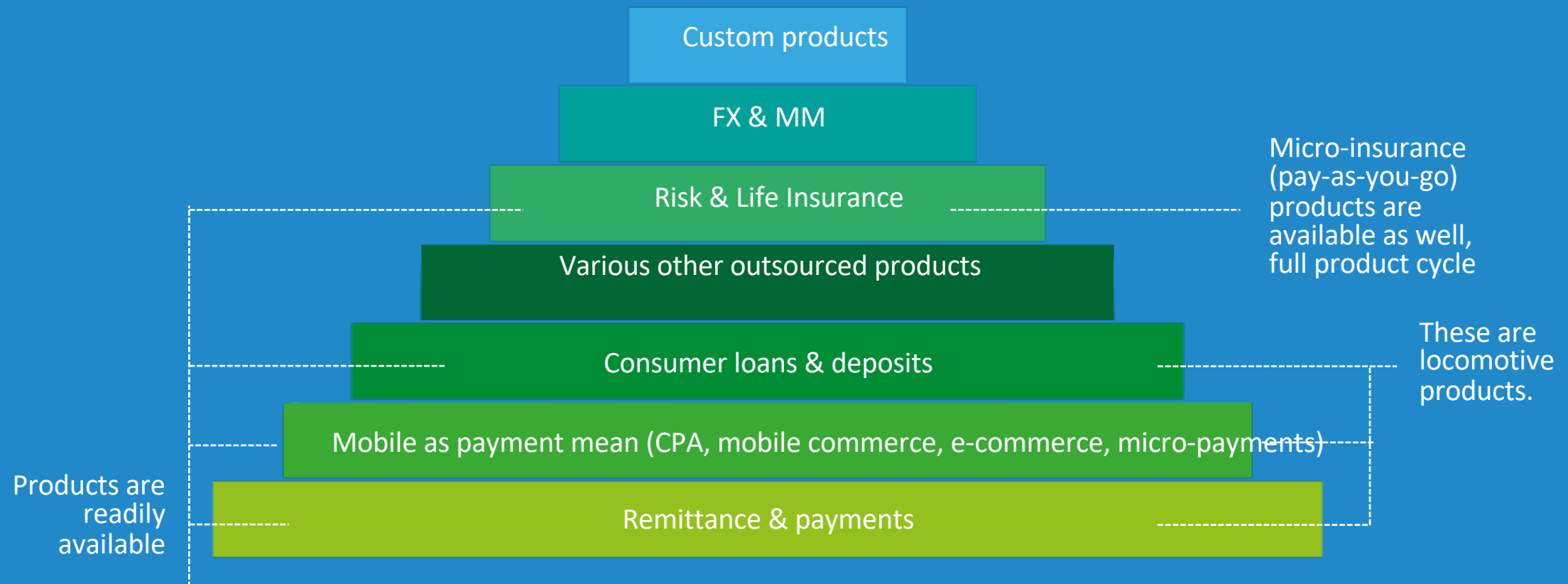
*Richer functionality
of an EMV-terminal*

A2A platform

- **Interoperability** between industry networks
- **Collaboration** between banks, MNO/MVNO and Money transfer systems to reach the end user
- **Single** commercial relationship
- **Single** technical interface
- **Single** settlement counter play



Products & services



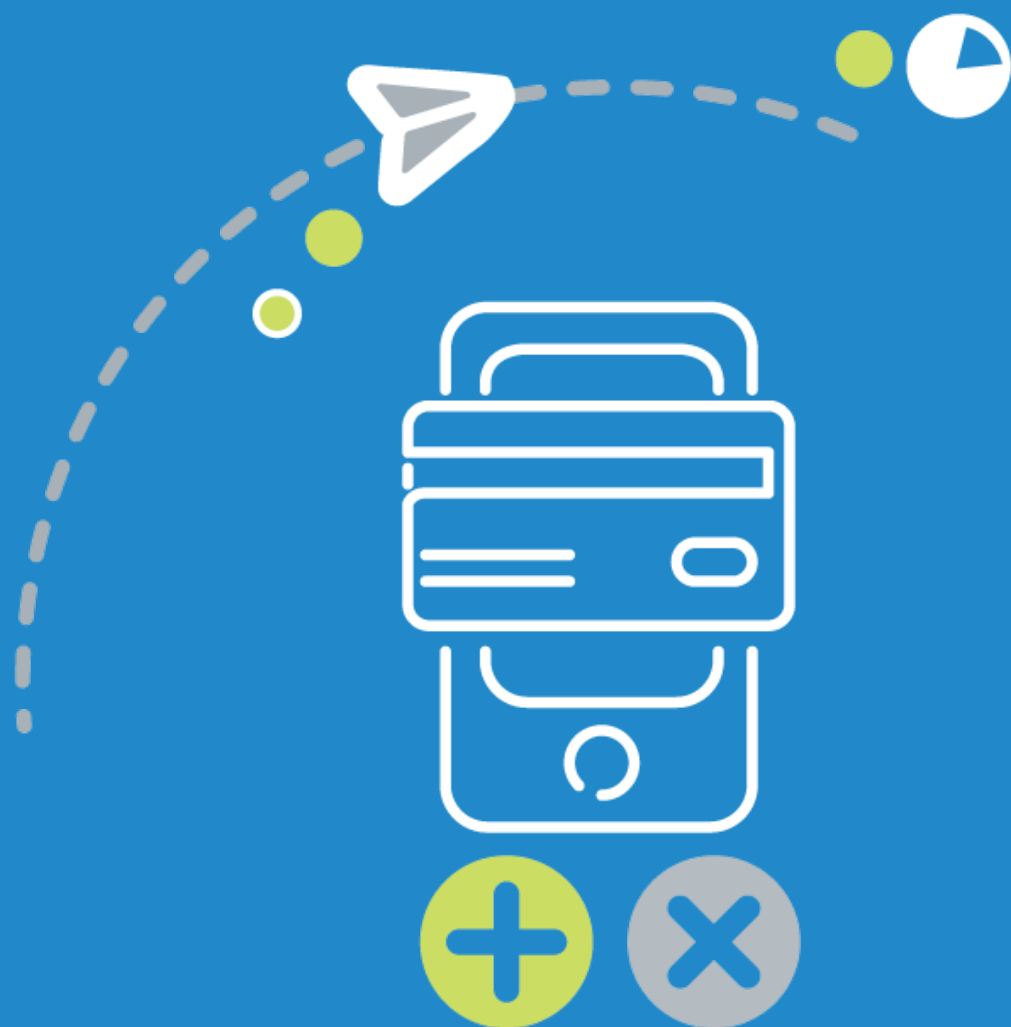
Under the hood

Remittance – market figures

- The World Bank estimates that over 700 Bln USD are transferred internationally every year.
- 250 million migrants
- 52 billion — projected industry volume in P2P
- 220 million — annual transfer transactions
- Remittance flows to emerging market grows at a rate of 7%-8% annually



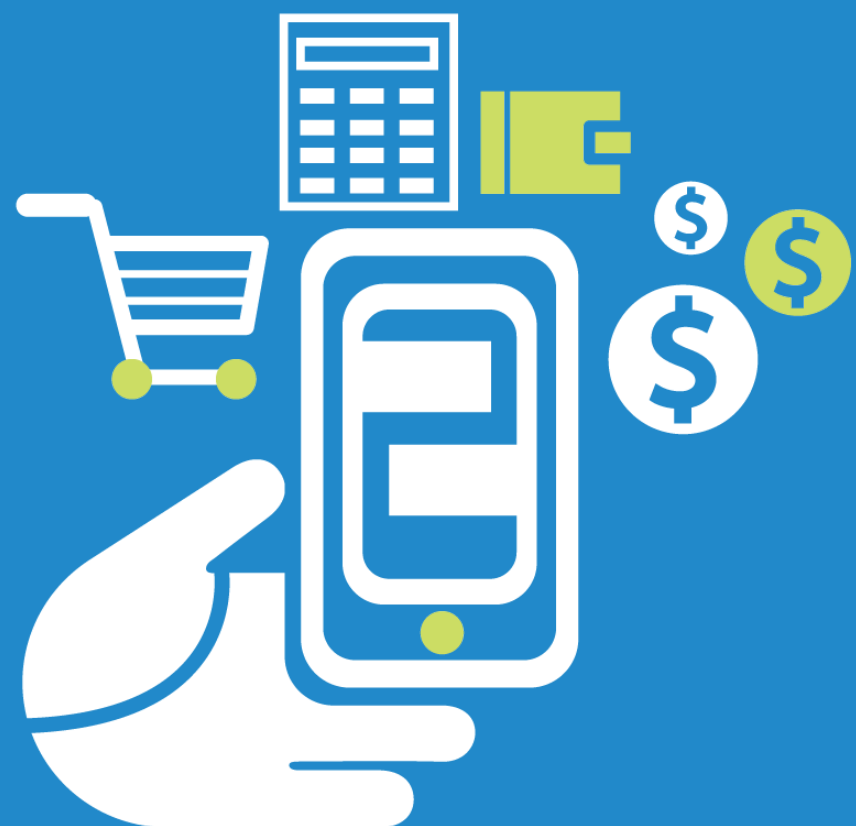
International and cross-border remittance



- P2P transfers allow users to transfer funds using **phone numbers** as means of addressing
- Both sender and recipient may use **multiple sources** to initiate transfer and withdraw funds.
- Subscriber UI/UX is simple, user friendly and works on with any type of mobile phone. Can be integrated into 3rd party interfaces



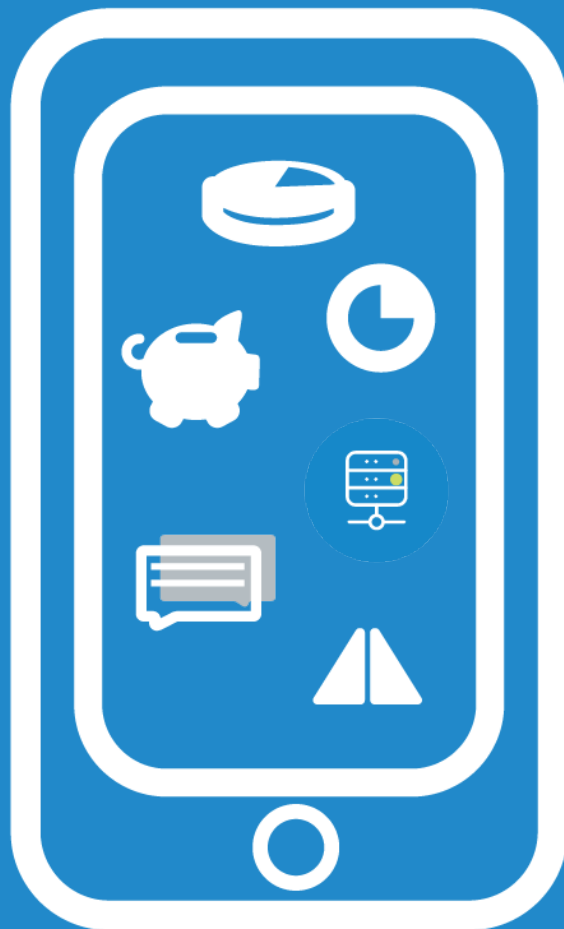
Mobile commerce



- Payments (mobile commerce) are **instant** and work as stand-alone as well as integrated into other wallets, games, etc.
- Localized digital marketplace with goods and services



Micro-insurance



- Micro-insurance has evolved while insurance industry was searching for new market segments and technology-enabled distribution channels
- Micro-insurance product examples:
 - accidents (personal)
(EUR 0.30 premium per day, EUR30K limit)
 - travel (personal)
EUR 2.00 premium per day, EUR150K limit)
 - motorbikes/scooters tpl & limits extension
(EUR2.50 premium per day, EUR120K limit)



Thanks!

Visit us on our stand.

