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# BrainySoft

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SaaS platform, developed by the company, performs the functions of an automated full cycle credit conveyor - from the application for a loan, maintenance of the loan to reporting to the regulatory authorities. Functionally, the system automates the process of granting loans / credits remotely and in the office, reverse leasing loans, Point of Sale financing, subscription products, Islamic banking.

## The platform has several important competitive advantages:

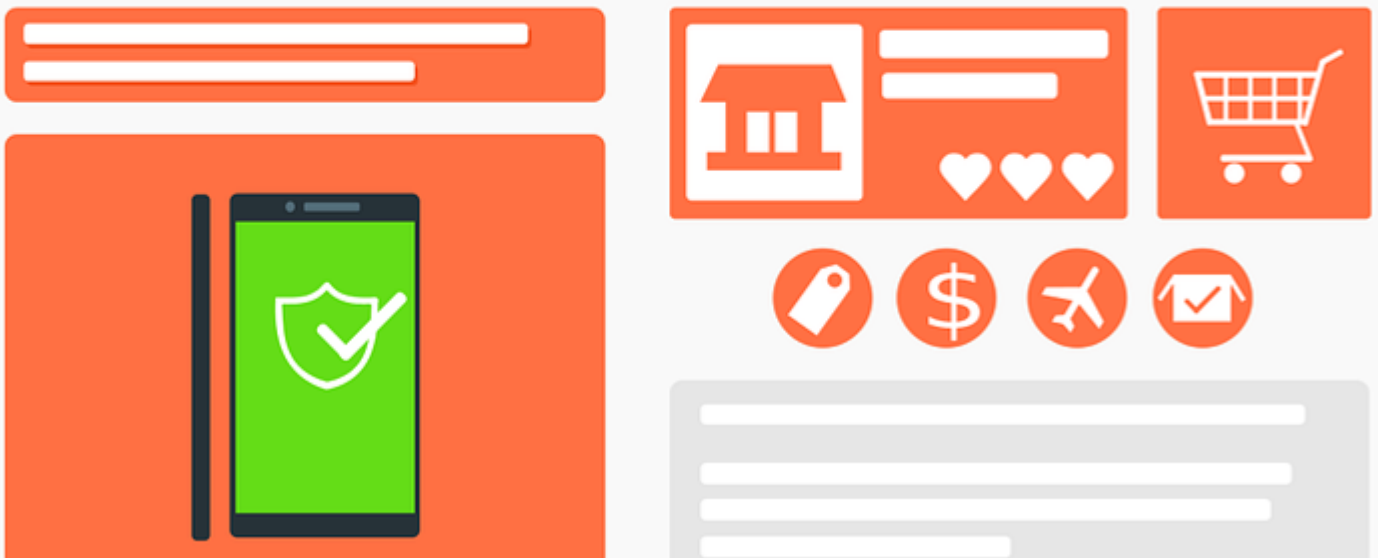
- Branched functionality gives the ability to quickly start by setting - from 1 month;
- Industrial transaction volumes - a proven high performance on the volume of more than 3 million borrowers;
- Antifraud module;
- Flexible customization of credit products;
- PLUG&PLAY technology when integrated with external data sources to enrich client information;
- Advanced application programming interface.

## There are 3 licensing options for using the Brainysoft platform:

Monthly Payments. The most common option is monthly payments for the number of users. This licensing option does not require large financial investments at the start of work. A low login threshold allows you to try out the system before starting the whole company.

Revenue Share. Within the framework of the tariff Brainysoft serves as a partner of the customer and earns only if the customer earns.

On-Site. Provides an opportunity to purchase software on its servers for an unlimited period of time by a one-time payment. The license provides two tariffs: the tariff with free minor updates for the first year of use and the second tariff with an annual subscription for minor and major updates.



All the necessary functionality for the work of a financial organization - a credit conveyor and a module of credit support, in combination with the ability to rent the platform allows companies with any volumes to work with BrainySoft company.

Since the company's developments in the field of mathematical financial models and technologies to create a cloud platform are recognized as innovative, Brainysoft since 2013 is a resident of the Innovation Center Skolkovo.



## The credit process can be divided into two parts conditionally: a credit conveyor and credit support

Loan Conveyor Brainysoft consists of 3 stages:

1. Lidogeneration (receiving an application from a potential client).
2. Filling the application form and evaluation of the borrower's reliability, which resulted in the decision to grant the loan.
3. The borrower assessment process is conducted through the Decision Making System through queries to external

databases.

The second part is the functionality to support the loans from the moment of its issue until full repayment.

1. To work a financial company does not need to maintain a large staff of IT department. All of the necessary specialists are already in BrainySoft.
2. To combat fraud, online identity verification, document verification for authenticity and tracking suspicious user behavior on online resources of the customer are available.
3. BrainySoft specialists are constantly monitoring the latest market changes in the legislative and technological sphere to improve the platform. The flexibly customizable platform core allows the launch of new functionality in the shortest possible time.

**The system allows you to set up loans on**

**134** available parameters

and keep records of virtually any loan product

**The backend of  
BrainySoft system is  
based on a service-**

# oriented architecture

## 1. The core

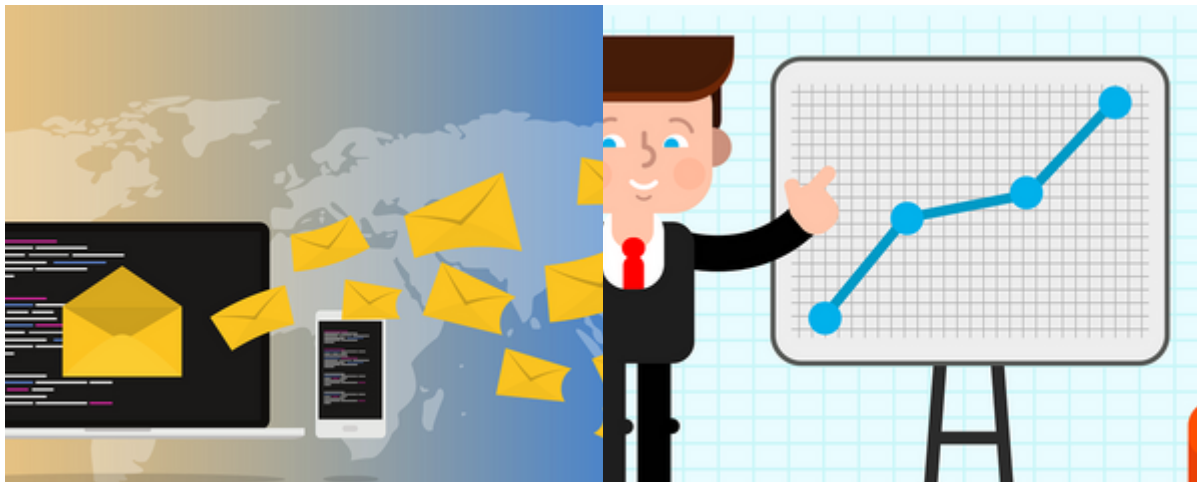
The key component is the core - it concentrates the main business logic and basic calculation mechanisms.

## 2. Peripheral services

Peripheral services, to which auxiliary functionality is brought, work together with the kernel.

## 3. Gateway services

Gateway services are a separate category of services in the backend. Gateway services implement integration mechanisms with external systems. Client applications work with backend services only through application programming interface.



### **Advantages of BrainySoft SaaS Export infrastructure:**

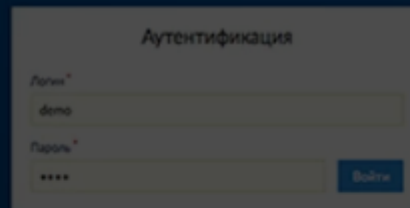
- Support of different user interface design;
  - Developed modern application programming interface;
  - Wide integration with external services;
  - Flexible and powerful calculation mechanisms;
  - Fault tolerance and reliability;
  - Security;
  - Accurate adaptation to the client's business processes.
- Today BrainySoft company works in 5 countries: Russia, Kazakhstan, Moldova, Poland and Romania.
  - In the near future BrainySoft intends to enter the markets of the USA, India, Indonesia, UAE, Saudi Arabia.



# Brainysoft platform has proved to support 3 million active clients at its facilities



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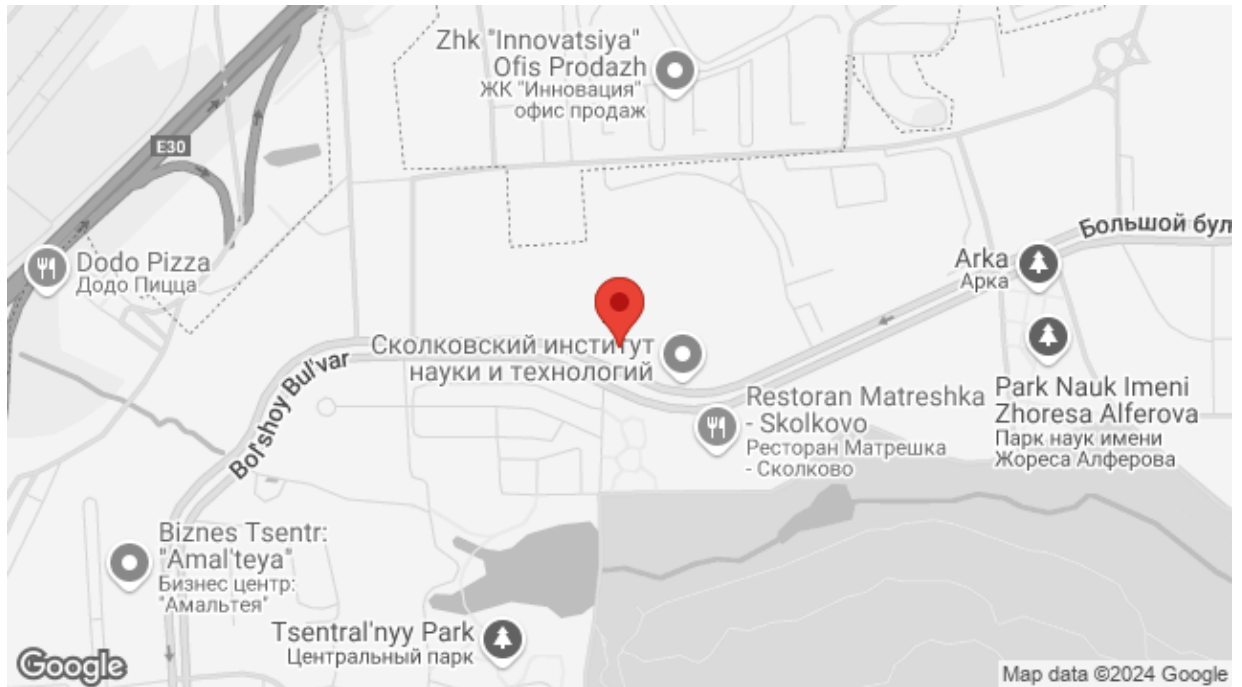
In 2013, BrainySoft developments was recognized as innovative, resulting in the company became a resident of the IT cluster in the Skolkovo Innovation Center

As of 2020, the company's portfolio includes more than 260 B2B paying customers, among them: AlHilal Bank, Toyota Finance, Sberbank, Home Credit


Over the past year, its export revenue increased

**3** times

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