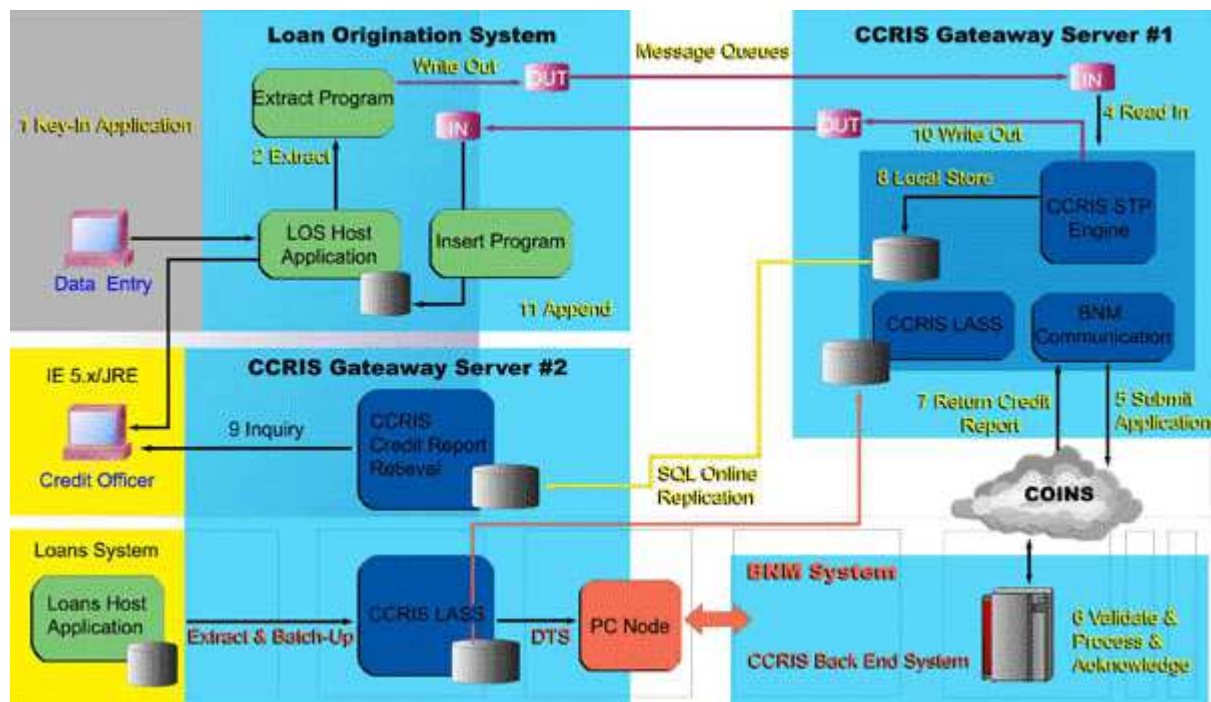


CCRIS STP and LASS System Flows



NYRA have developed a small scale credit rating system in 2002 for AKKI (Asosiasi Kartu Kredit Indonesia) to reduce the amount of fraudulent credit cards and bad debts.

The system is shared through a central database, containing black list files which can be accessed through an on-line system by various issuing banks as part of the approval process for credit card application.