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Jaja Finance x CDAO

***Scaling Success:
Data-Driven Experience,
Inclusion, and Lending***



Francesco Di
Costanzo
Chief Executive
Officer

Jaja Finance

***Scaling Success:
Data-Driven Experience,
Inclusion, and Lending***

01

Jaja Finance

- UK fintech - a leader in consumer lending, offering simple, fair and efficient credit.
- Powered by data, analytics, and customer focus.
- First UK fintech with GenAI chat assistant (Claude 3).
- Launch to Rewards®: The UK's first behaviour-based rewards programme
- Using Open Banking to deliver Inclusive lending via D.One, Bud, LoqBox.
- Brand behind Asda Money credit cards.

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*Francesco Di Costanzo
Chief Executive Officer
Jaja Finance*

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02

**Elevating Customer
Experience**

- Financial services should be simple, smart, customer-first.
- GenAI “Airi”.
 - 90% faster responses (15s vs 3 mins).
 - Resolves 50%+ of enquiries.
- Omnichannel service – app, online, phone.
- AI-driven credit decisioning → higher acceptance, fairer outcomes.
- Jaja is delivering personalised, convenient and seamless experiences.
- Real-time insights to anticipate customer needs.



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Francesco Di Costanzo
Chief Executive Officer
Jaja Finance



*Francesco Di Costanzo
Chief Executive Officer
Jaja Finance*

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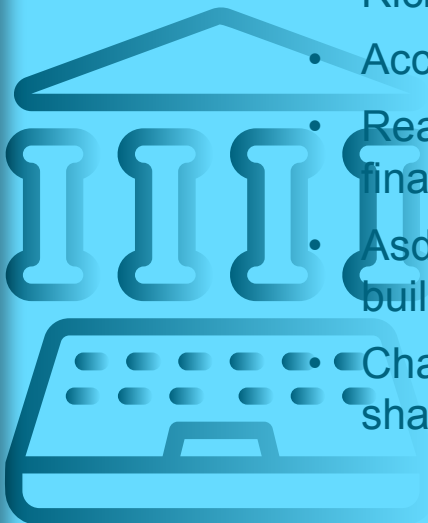
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03

**Harnessing Open Banking
for Inclusion**

- Open Banking = fairer, more transparent lending.
- D.One partnership → beyond traditional credit scoring.
- Richer affordability, income, and risk insights.
- Access for underserved customers
- Real-time data enables holistic view of financial health.
- Asda Money Select Card – rewards + credit building in one product.
- Challenge: educate customers on data sharing & privacy.



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Chief Executive Officer
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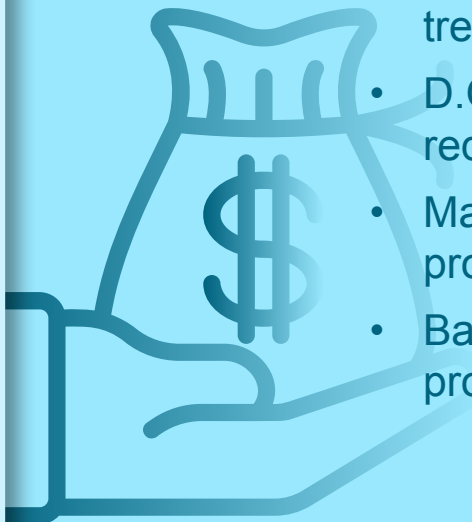
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**Responsible Lending via
Advanced Analytics**

- Using the *right* data is key – responsibility is essential.
- Sophisticated models go beyond credit scores: Real-time affordability / Behavioural insights / Macroeconomic trends.
- D.One data → potential 60% arrears reduction.
- Machine learning detects early stress → proactive support.
- Balance: ethical lending, investor protection, sustainable growth.

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***Scaling Success:
Data-Driven Experience,
Inclusion, and Lending***



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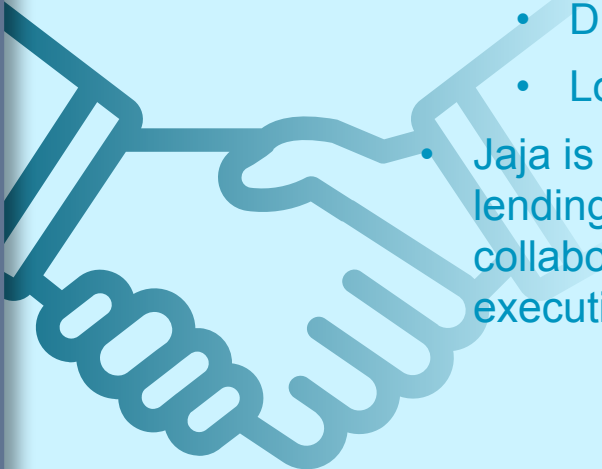
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05

Unlocking the Power of Partnerships

- No one scales alone.
- Partnerships = growth, reach, innovation.
 - Asda
 - AWS & Anthropic
 - D.One
 - LoqBox
- Jaja is reshaping the future of lending - strong internal team drives collaboration, creativity, and execution.



***Scaling Success:
Data-Driven Experience,
Inclusion, and Lending***

06

closing

Scaling success = people +
impact, not just numbers.

Leading with purpose, powered
by data, driven by inclusion.

Jaja is reshaping the future of
lending.

Thank you!



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01

Jaja Finance

- UK fintech aiming to lead in consumer lending.
- Powered by data, analytics, and customer focus.
- First UK fintech with GenAI chat assistant (Claude 3).
- First behaviour-based rewards programme (Launch to Rewards®).
- Inclusive lending via D.One, Bud, LoqBox.
- Brand behind Asda Money credit cards.
- Using Open Banking to deliver simple, fair, responsible credit.



02

Elevating Customer Experience

- Financial services should be simple, smart, customer-first.
- GenAI “Airi”:
- 90% faster responses (15s vs 3 mins).
- Resolves 50%+ of enquiries.
- Omnichannel service – app, online, phone.
- AI-driven credit decisioning → higher acceptance, fairer outcomes.
- Launch to Rewards® – personalised, behaviour-based credit goals.
- Real-time insights to anticipate, not just meet, customer needs.



03

Harnessing Open Banking for Inclusion



- Open Banking = fairer, more transparent lending.
- D.One partnership → beyond traditional credit scoring.
- Richer affordability, income, and risk insights.
- Access for underserved customers (thin files, non-standard income).
- Real-time data enables holistic view of financial health.
- Asda Money Select Card – rewards + credit building in one product.
- Challenge: educate customers on data sharing & privacy.

04

Responsible Lending via Advanced Analytics

4



- Using the right data is key – responsibility is essential.
- Sophisticated models go beyond credit scores:
- Real-time affordability.
- Behavioural insights.
- Macroeconomic trends.
- D.One data → potential 60% arrears reduction.
- Machine learning detects early stress → proactive support.
- Balance: ethical lending, investor protection, sustainable growth.

05

Unlocking the Power of Partnerships

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- Partnerships = growth, reach, innovation.
- Asda → 18m customers, mainstream & credit-builder cards.
- AWS & Anthropic → Airi GenAI assistant.
- D.One → holistic credit assessment, 120k+ approvals beyond legacy limits.
- LoqBox → builds customer credit and resilience.
- Strong internal team drives collaboration, creativity, and execution.



06

closing

Scaling success = people +
impact, not just numbers.

Leading with purpose, powered
by data, driven by inclusion.

Committed to building finance
that works for everyone.



Thank you!