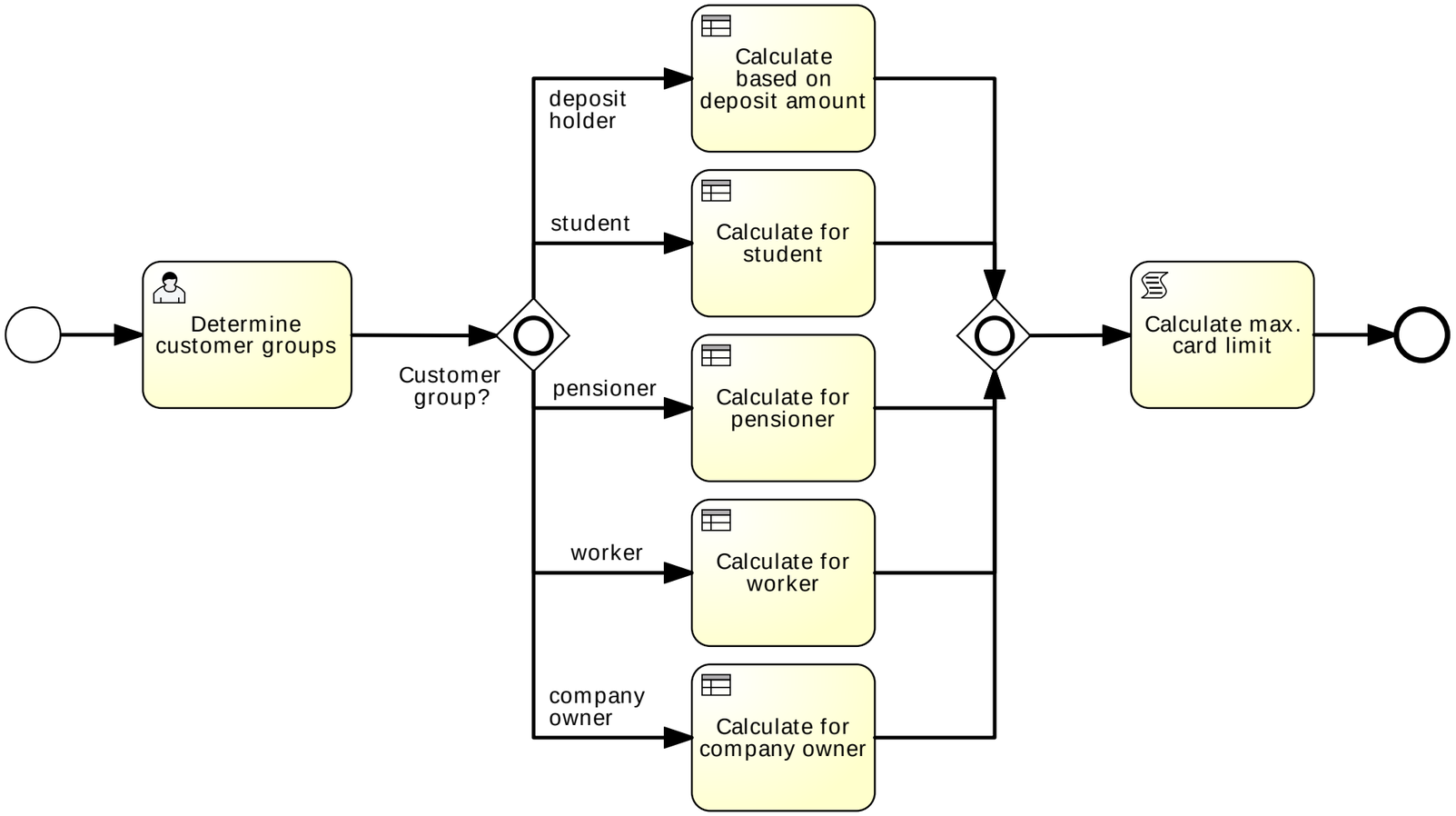
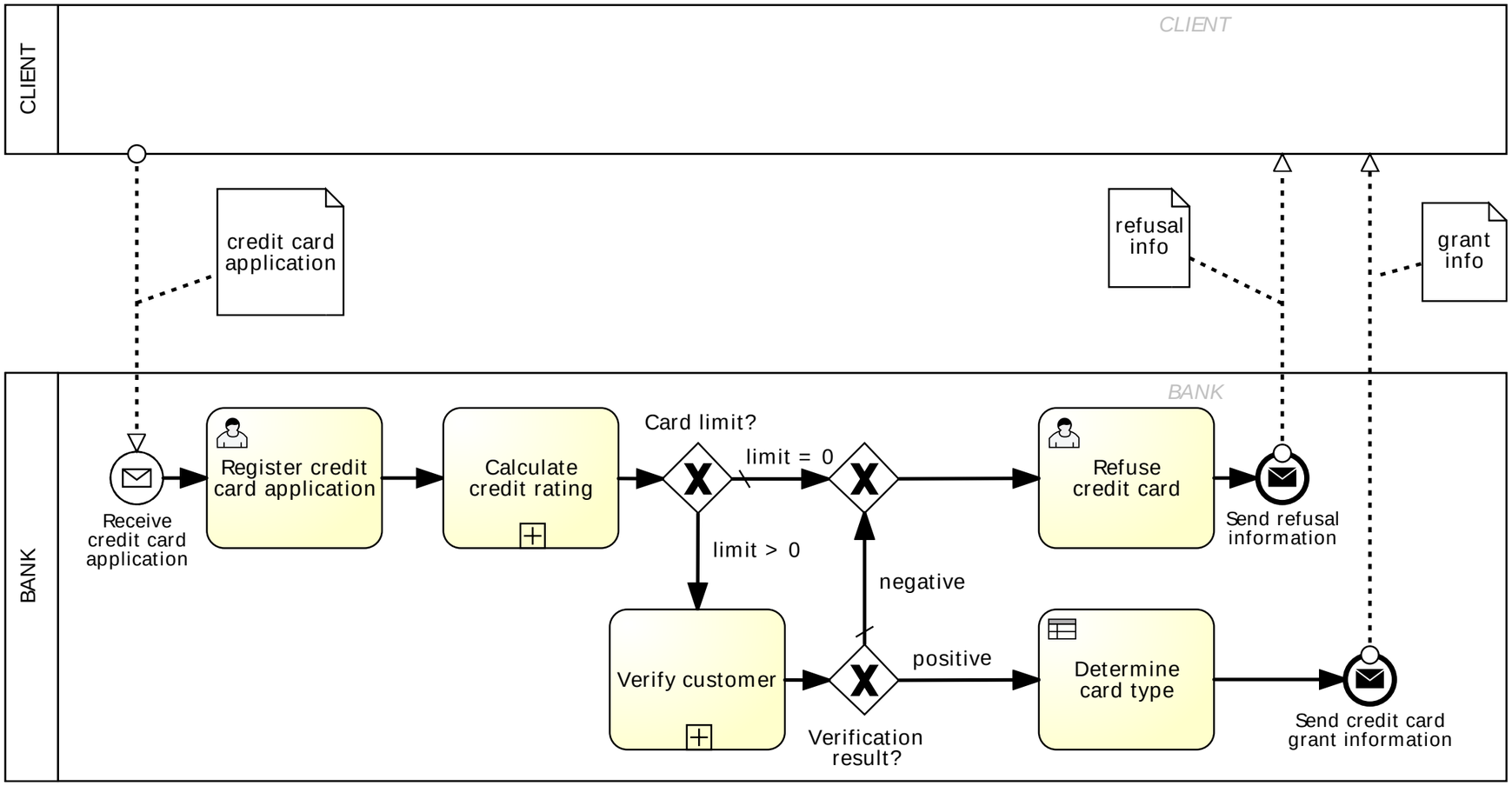
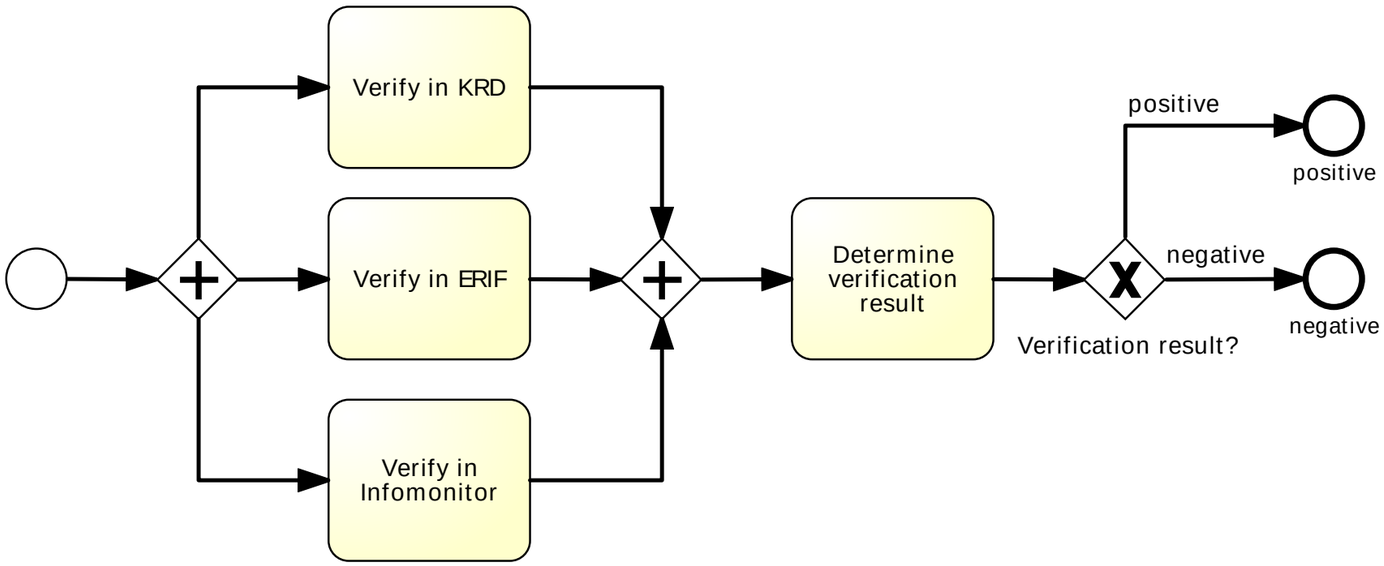

Determine customer groups
Customer group?
deposit holder
student
pensioner
worker
company owner
Calculate based on deposit amount
Calculate for student
Calculate for pensioner
Calculate for worker
Calculate for company owner
Calculate max. card limit


CLIENT
CLIENT
credit card application
refusal info
grant info
BANK
BANK
Receive credit card application
Register credit card application
Calculate credit rating
Card limit?
limit = 0
limit > 0
Refuse credit card
Send refusal information
negative
Verify customer
Verification result?
positive
Determine card type
Send credit card grant information


Verify in KRD
Verify in ERIF
Verify in Infomonitor
Determine verification result
Verification result?
positive
negative
positive
negative