OUR DATA
for a safe Business enviroment

Marco Preti
General Manager
CRIIF
The CRIF mission

• CRIF is a global company which **supports and creates value for financial institutions, businesses and consumers**, in a way in which they can calmly make informed decisions.

• CRIF supports decision makers all over the world in the following sectors:
  - Banks and credit unions
  - Financial institutions
  - Insurance companies
  - Utility companies
  - General businesses
  - Credit Guarantee Consortiums

with a complete range of information services and solutions:
  - for credit and commercial risk management
  - for marketing

• The ability to think “outside the box”, to not take anything for granted, to pursue excellence in its services and to react swiftly are central values to CRIF’s international success.
CRIF at a glance

- **4** continents
- **2,000+** employees and contractors
- **47** countries
- **4** datacenters
- **2,000+** managed servers

2,400 financial institutions worldwide use CRIF services

- **25,000+** business clients
- **500+** software installations
- **250+** million credit bureau scores

11 types of solutions

- Credit bureau solutions in **15** countries
- Decisioning and lending solutions in **24** countries
• CRIF is the leader for credit information in Italy, with over **650 clients among banks, financial institutions and Italian Credit Guarantee Consortiums**

• About **77 million credit reports** on consumers and Italian businesses are held in EURISC, the CRIF credit reporting system
Total revenues (in millions of Euro)
Number of associates
(worldwide)

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The B2B business information market in Italy

- Overall value of 260 mln euro

- Cribis #2 with 15% of market share

- Cribis #2 with 25% of market share

Credit
Sales & Marketing

14%
86%
"I don't know who you are.
I don't know your company.
I don't know your company's product.
I don't know what your company stands for.
I don't know your company's customers.
I don't know your company's record.
I don't know your company's reputation.
Now—what was it you wanted to sell me?"

**MORAL:** Sales start before your salesman calls—with business publication advertising.
There are two words that best describe the environment in which our SMEs live: Global and digital.

In order to live in this environment it is necessary to focus on a key concept: the "credibility." Credibility view according to two main aspects:

- Confidence in the identity of the interlocutor;

- The assurance that your reputation in the environment is the same that we enjoy with our customers or that we fix as the objective to have.
The proliferation of data on the web should be seen as a great resource but it must be handled with care. The transition from data to information is precisely the purpose of information intelligence.

In other words, create processes that allow for the collection of data, their selection, their transformation, certification, and finally the transformation into structured data.

The technological evolution of the business information must focus on reducing silos information and on creation of connections to get to an entity that could be called Business Information Ecosystem.
DATA are the main value!

• **21 mln €** in 2009/2011 for coverage, data quality and product platform

• More than **5,000 man/days** planned for the transition project

• More than **2,500 man/days** planned for development of the new customer web interface
The 4 phases of information development

1. **Data Collection:** In this first phase CRIF collects “rough” data from public information fonts.

2. **Information Intelligence:** In this phase, data is enriched, compared and completed with CRIF added value information.

3. **Credit Intelligence:** In this phase, CRIF analysts verify, analyze and enrich the information gathered in the previous 2 phases.

4. **Rating & Score:** At the end of the process, rating and score are elaborated. Performances are constantly monitored.
The characteristics of the “Ecosystem”

- **Actionable Knowledge**: not only data and facts, but being able to drive the decisions towards the objectives of the process is called “Actionable Knowledge”.
- **Information linkages**: creating linkages between different sources in order to identify all the relevant information to take decisions.
- A **unique heritage of complete and trustable information**: when an information is required, it has already been updated, examined and evaluated.
- A **proactive model** in which the information is updated when the source data changes and before it is required by the client.
- The biggest information system concerning **payment behavior** of Italian and foreign companies.

**DATA**  
→  
**ACTIONABLE KNOWLEDGE**
The Ecosystem in numbers

RATING ON THE 100% OF ITALIAN COMPANIES

TECNOLOGY, PROCEDURES SCORING

PUBLIC INFORMATION on 100% of Italian companies

5 YEARS BALANCE SHEET on 100% of corporation

Correct assignment of NEGATIVE INFORMATION

MORE THAN 100 ANALYSTS dedicated to the search and analysis of the information

Daily verification of more than 180 NEWSPAPERS AND JOURNALS

100% of Italian companies CORPORATE LINKAGES AND SHAREHOLDINGS

STAKEHOLDERS COMPOSITION in 100% of the Italian companies

The 81% of enquiry have at least 1 PAYMENT EXPERIENCES.
Thank you for your attention