

OUR DATA for a safe Business enviroment

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General Manager
CRIF

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 Consortiumswith 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 worldwide

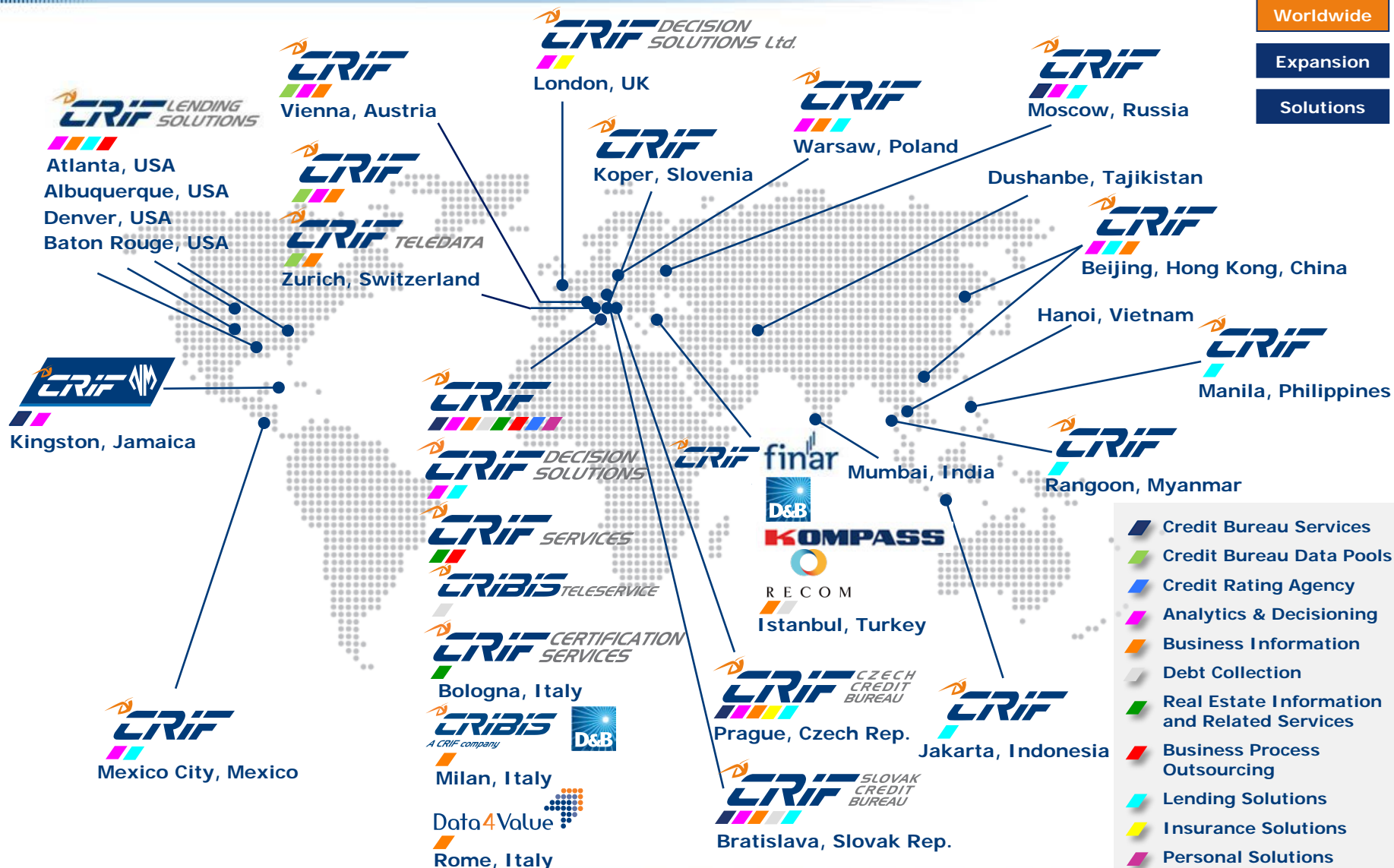
Mission

Figures

Worldwide

Expansion

Solutions



CRIF at a glance

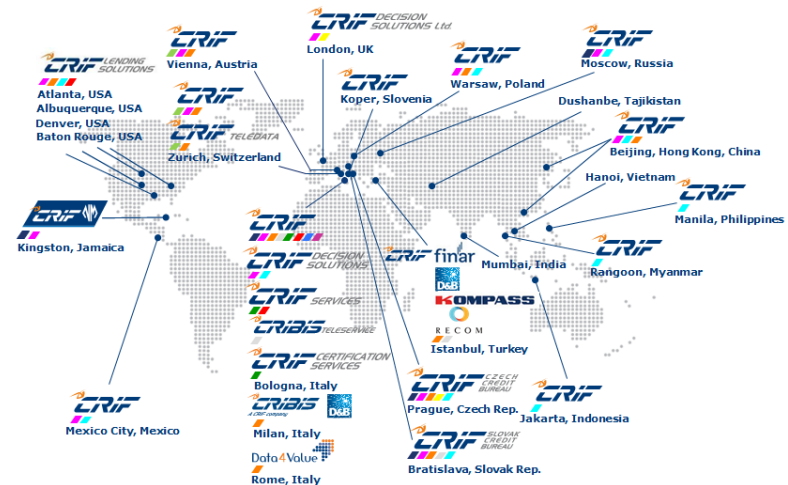
4 continents

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

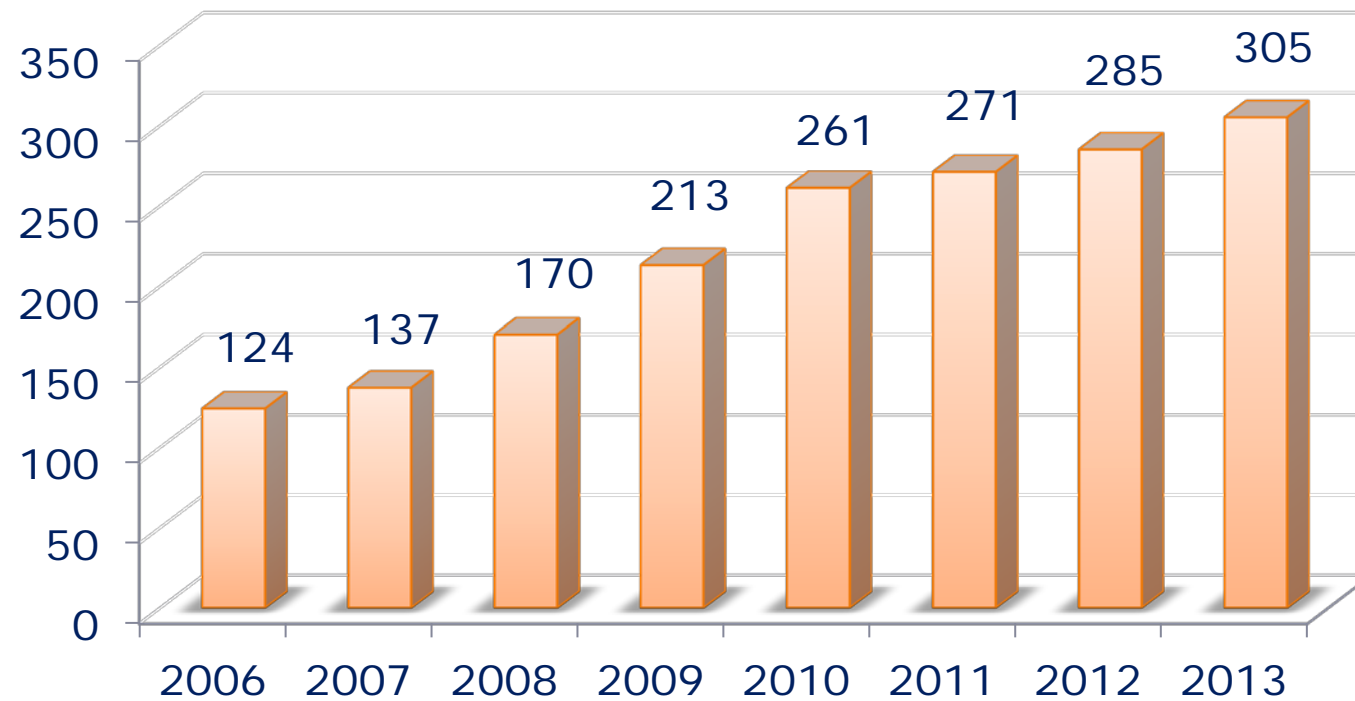
Decisioning and **lending** solutions
in **24** countries

CRIF – important figures for credit information in Italy

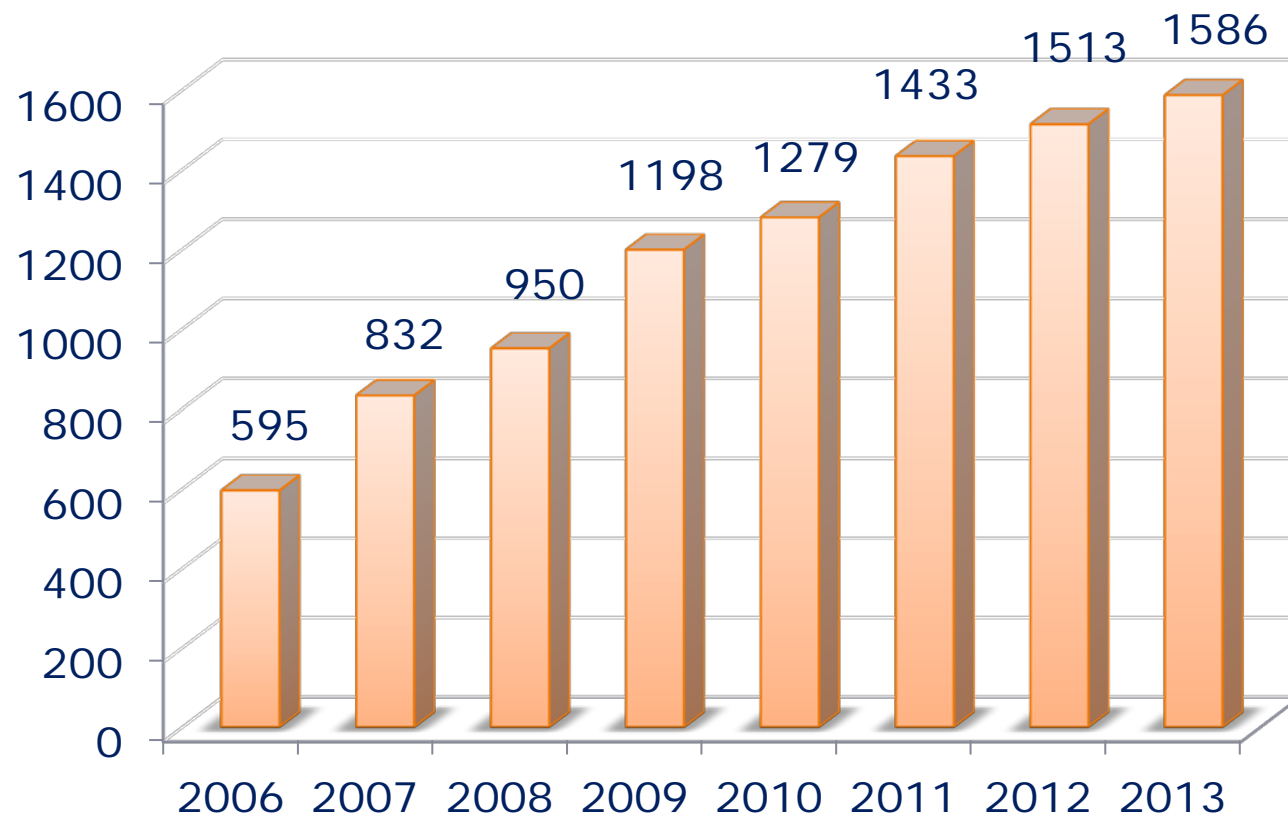
- CRIF is the leader for credit information in Italy, with over **650 clients among banks, financial institutions and Italian Credit Guarantee Consortiums**
- About **77 million credit reports** on consumers and Italian businesses are held in EURISC, the CRIF credit reporting system

Total revenues

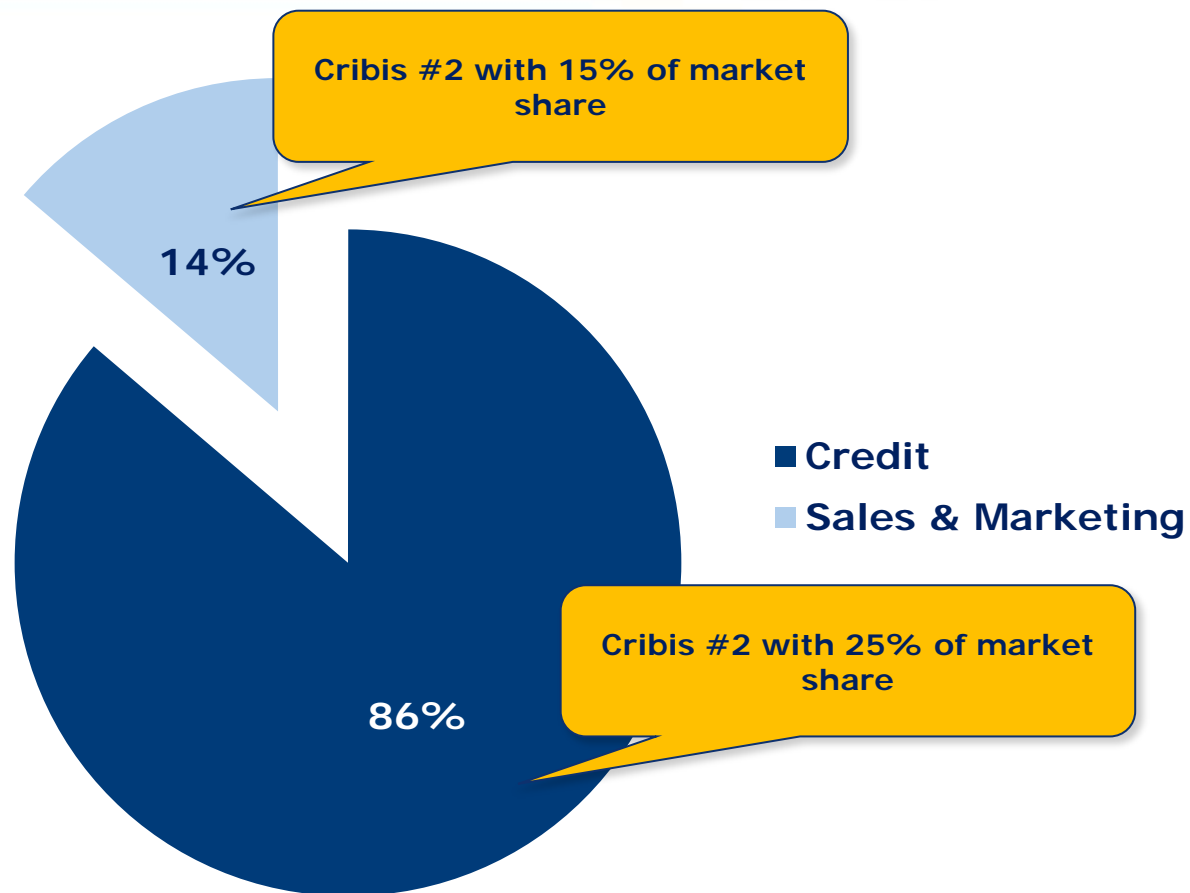
(in millions of Euro)



Number of associates (worldwide)



The B2B business information market in Italy



Overall value of 260 mln euro

Circa 1958



*"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.

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Communication...knowledge

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.

From data ...to Business information ecosystem

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.

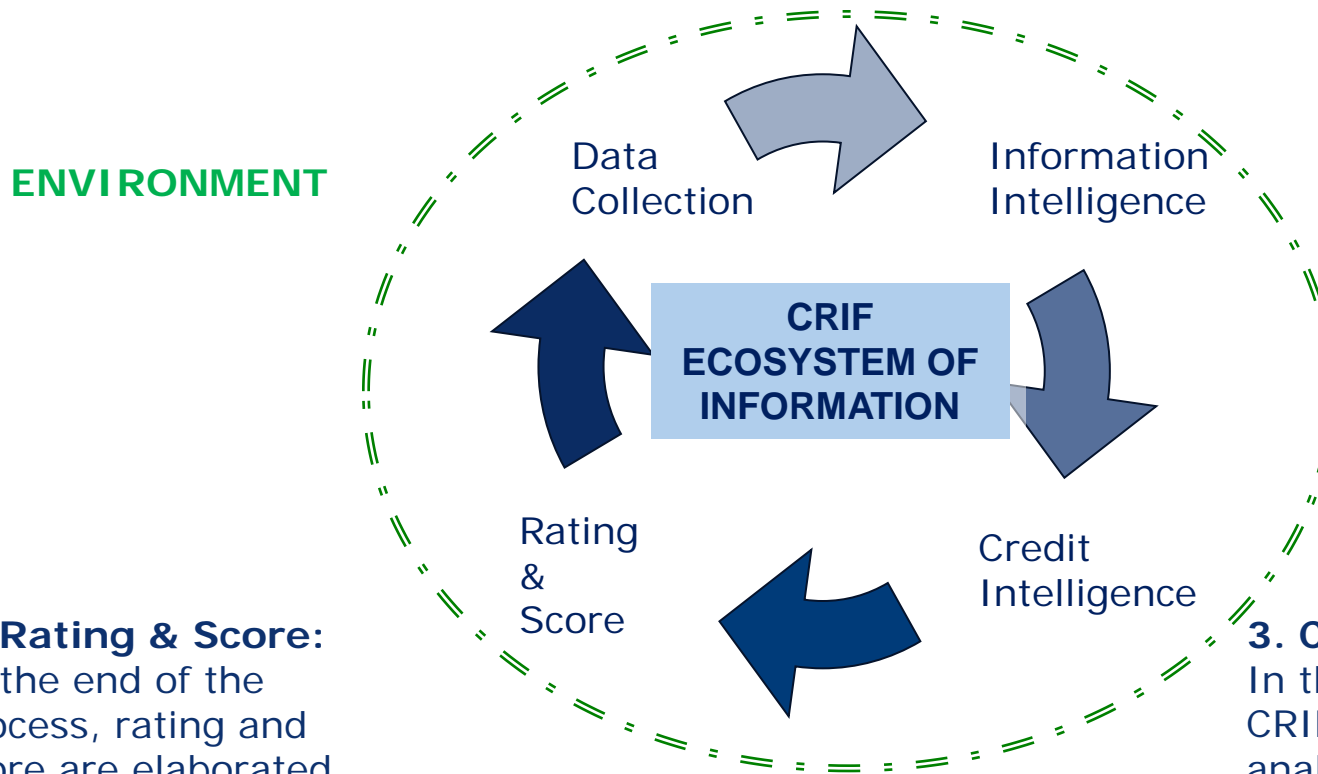
DATA are the main value!

- **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

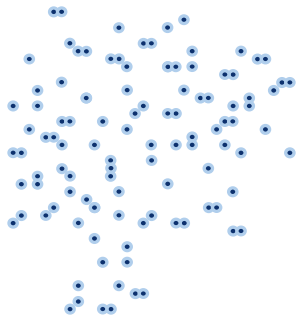


4. Rating & Score: At the end of the process, rating and score are elaborated. Performances are constantly monitorated

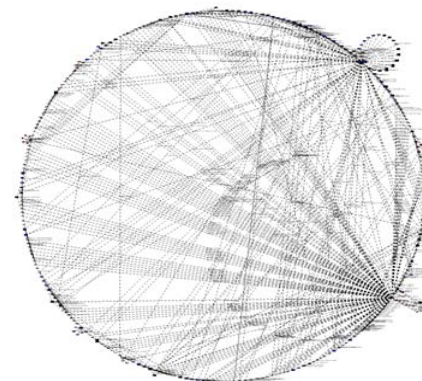
3. Credit Intelligence: In this phase, CRIFanalysts verify, analyze and enrich the information gathered in the previous 2 phases.

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.

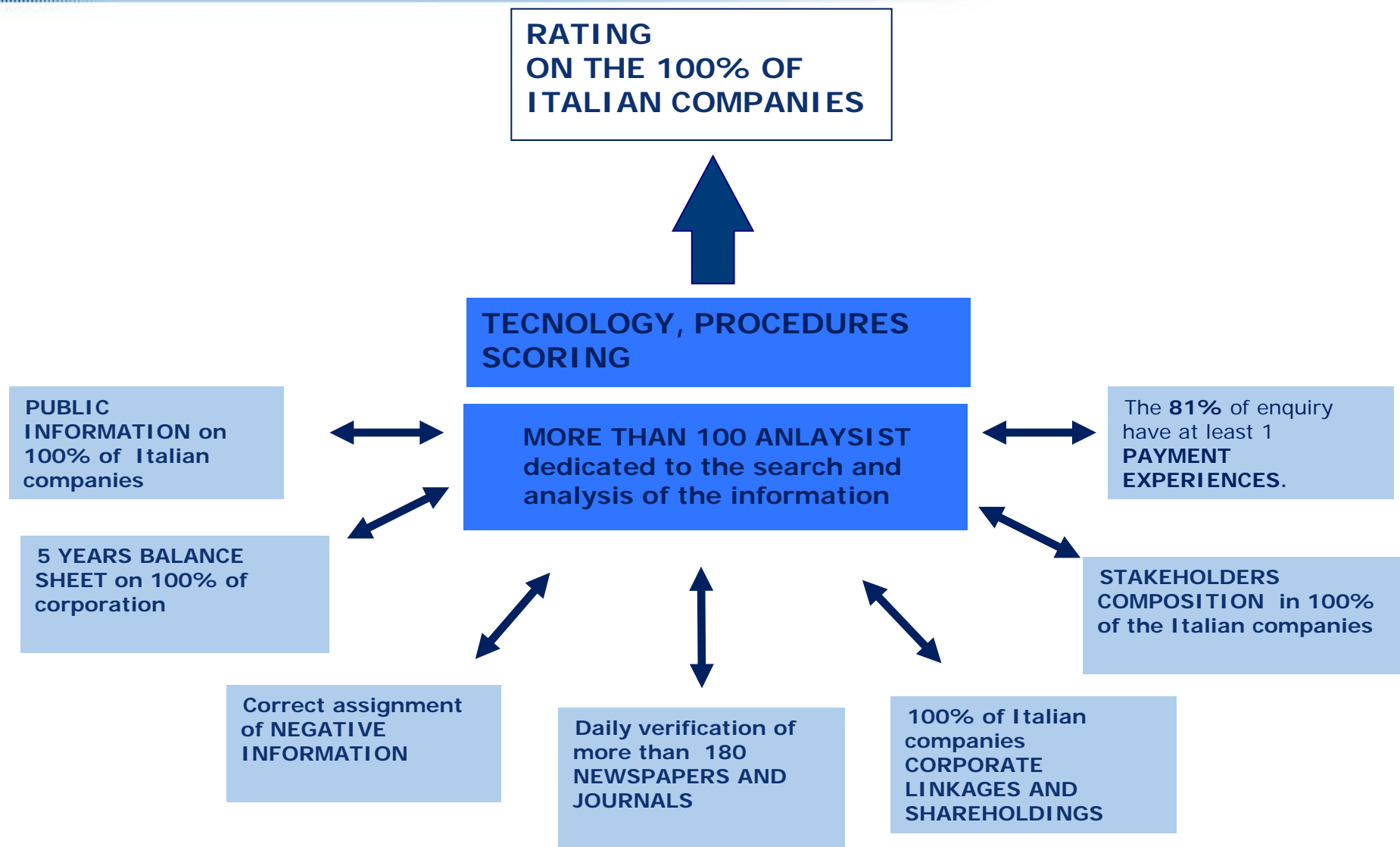


DATA



ACTIONABLE KNOWLEDGE

The Ecosystem in numbers



Thank you for your attention