



Instant Decision Module

By Creditinfo

ABOUT CREDITINFO



INSTANT DECISION MODULE

CASE STUDIES



Our role

"In a world where 2 billion adults are still unbanked, Creditinfo is at the forefront of removing borders to finance for more than 20 years."

45+

Countries

Since

1997

we have been among the
fastest growing companies in
the field of credit risk
management



>100000

Clients worldwide



±450

of expert staff worldwide



Creditinfo

EFFICIENCY LEADERS
IN FACILITATING
ACCESS TO FINANCE

±50

Professionals on our
Decision Analytics Team

738

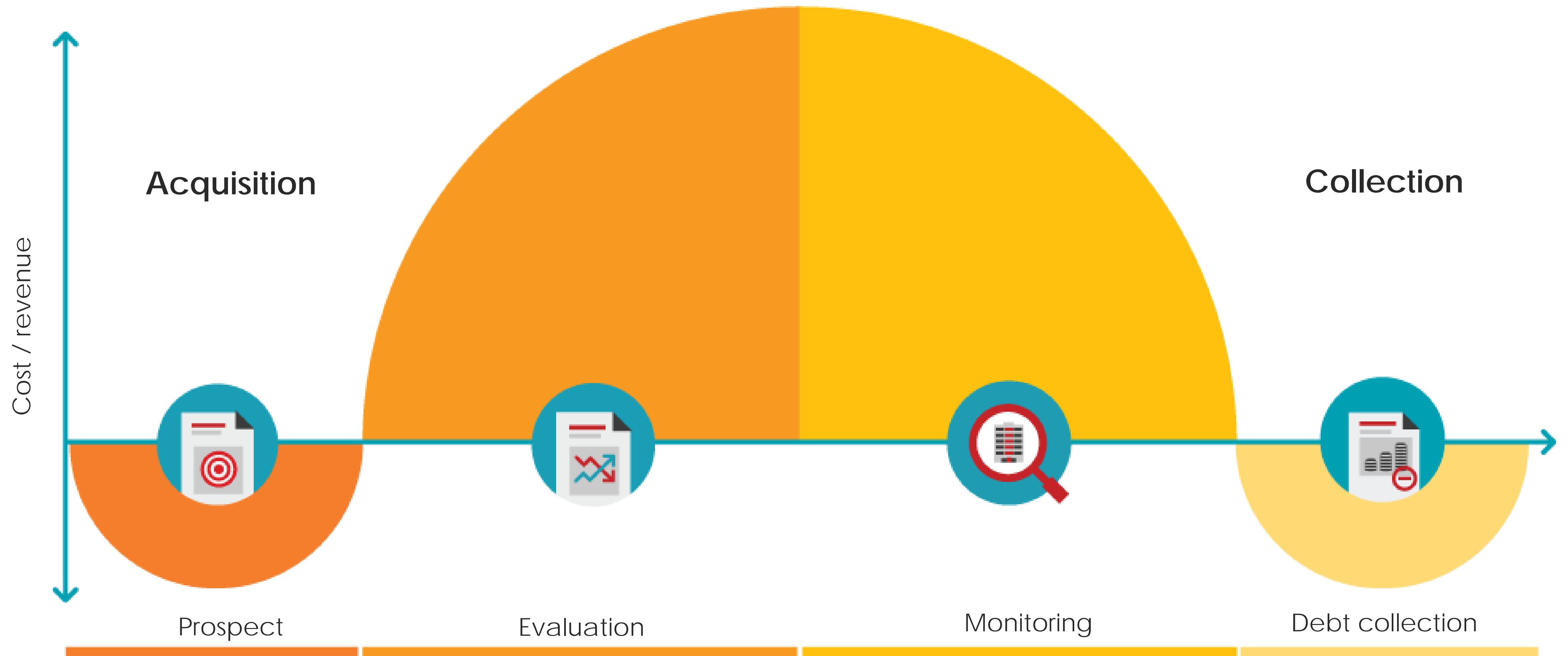
Projects concluded in 4
continents

1billion consumers
and businesses are being
assessed for credit
in 4 continents thanks
to our **Data & Solutions**

345

Scoring clients worldwide

Creditinfo solutions cover the whole credit lifecycle





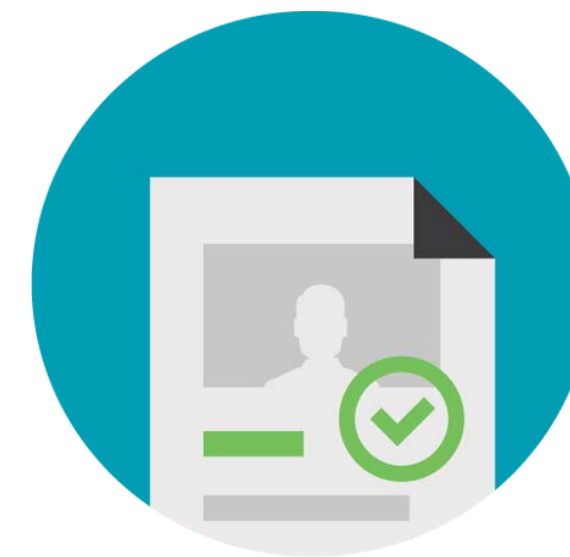
Credit Bureaus



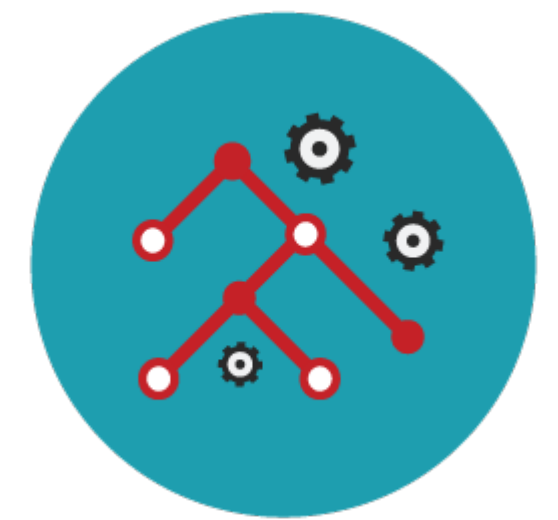
Decision Analytics & Consultancy



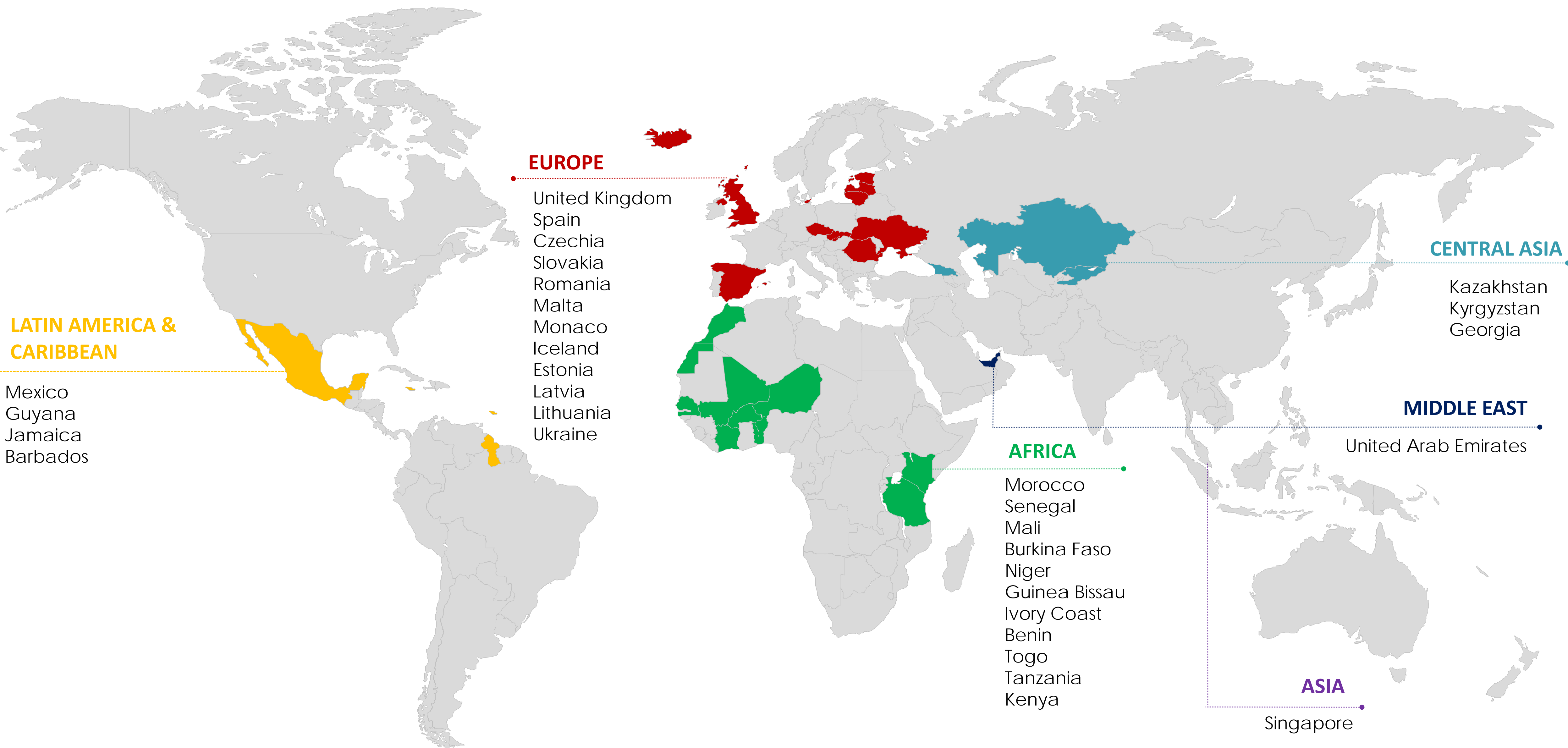
Business Information & Information solutions



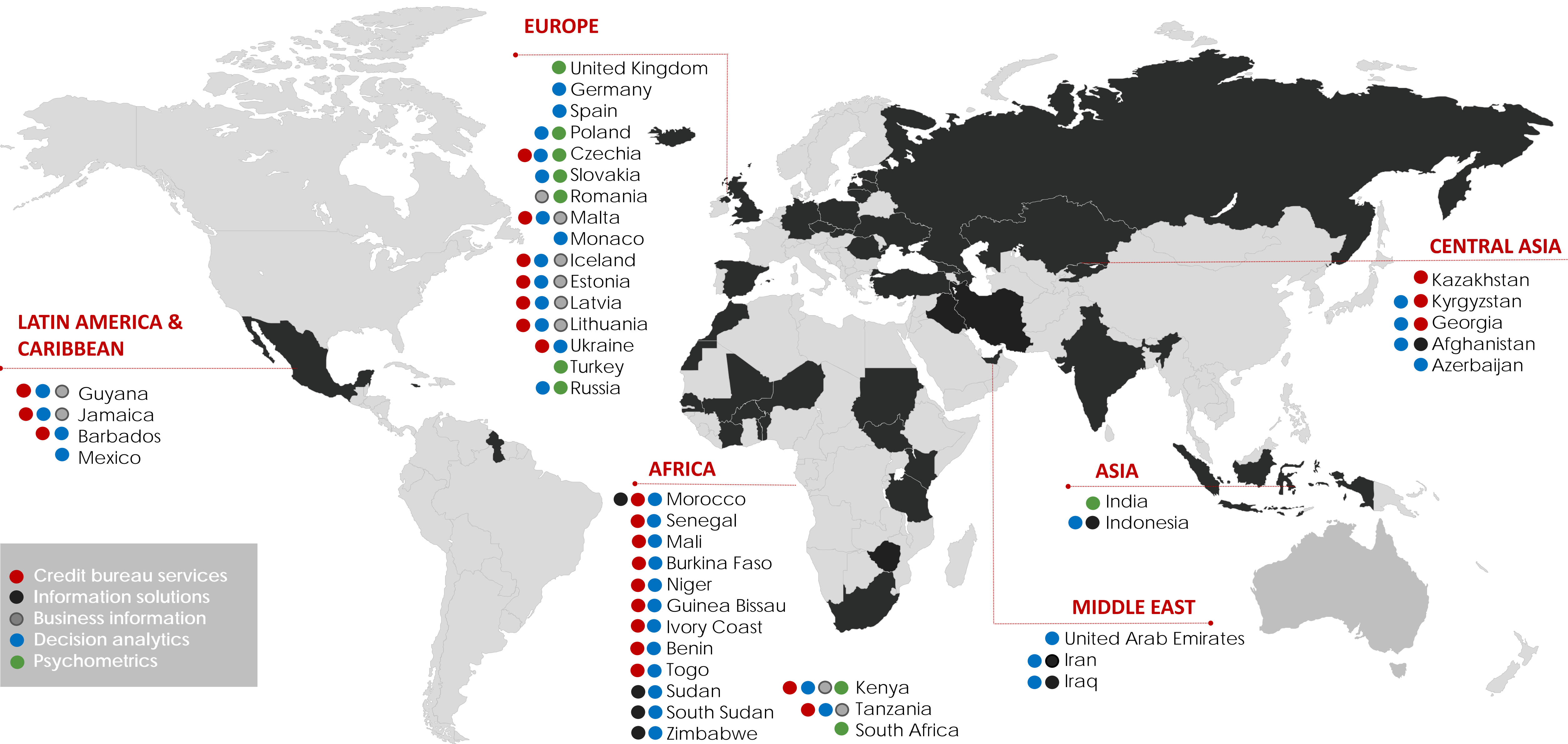
FinTech Innovation



CREDITINFO OFFICES



HELPING CLIENTS IN 45+ COUNTRIES



Our partners and supporters

Creditinfo has been awarded and shortlisted in tenders supported by World Bank, IFC and other prominent international organizations.



We foster long-term relationships with:

The World Bank • International Financial Corporation (IFC) • Millennium Challenge Corporation (MCC) • Finance in Motion and other MFI Donors • Central Banks and Banking Associations • Governments • Institutes of Financial Literacy • Institutes of Credit Management and Micro Finance Institutes

Our standards and certificates



ISO 27001 – Information Security certification of the company.

ISO 9001 – Quality Management, certification of correct processes of the company.

Project management – PMI (Project Management Institute) and certified PMP Project managers.

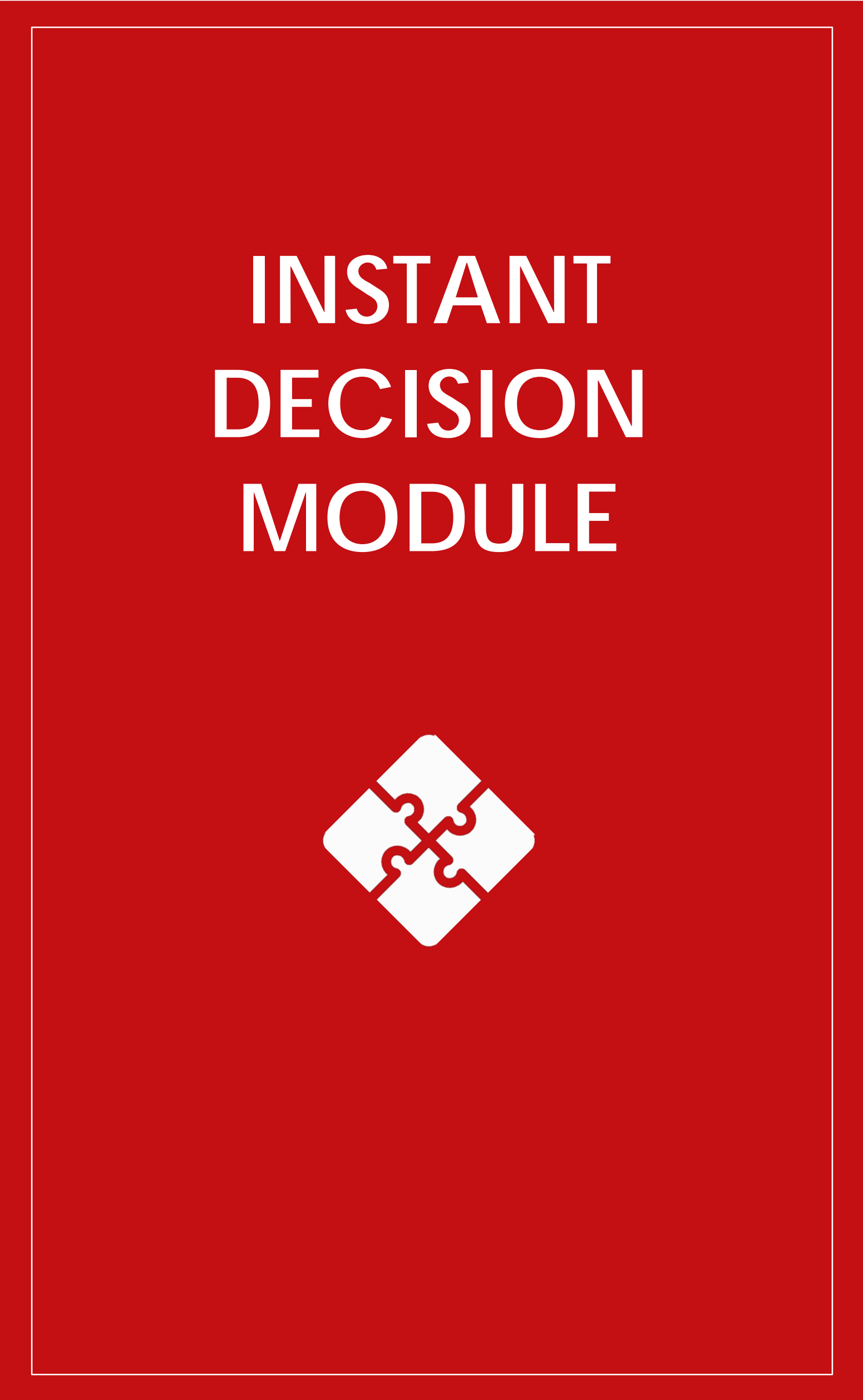
Quality control – the International Software Testing Qualifications Board (ISTQB®) – all testers are at least on foundation level or as ITQC (Information Technologies Quality Control).

Microsoft Developers Certification – All Creditinfo developers are officially certified by Microsoft

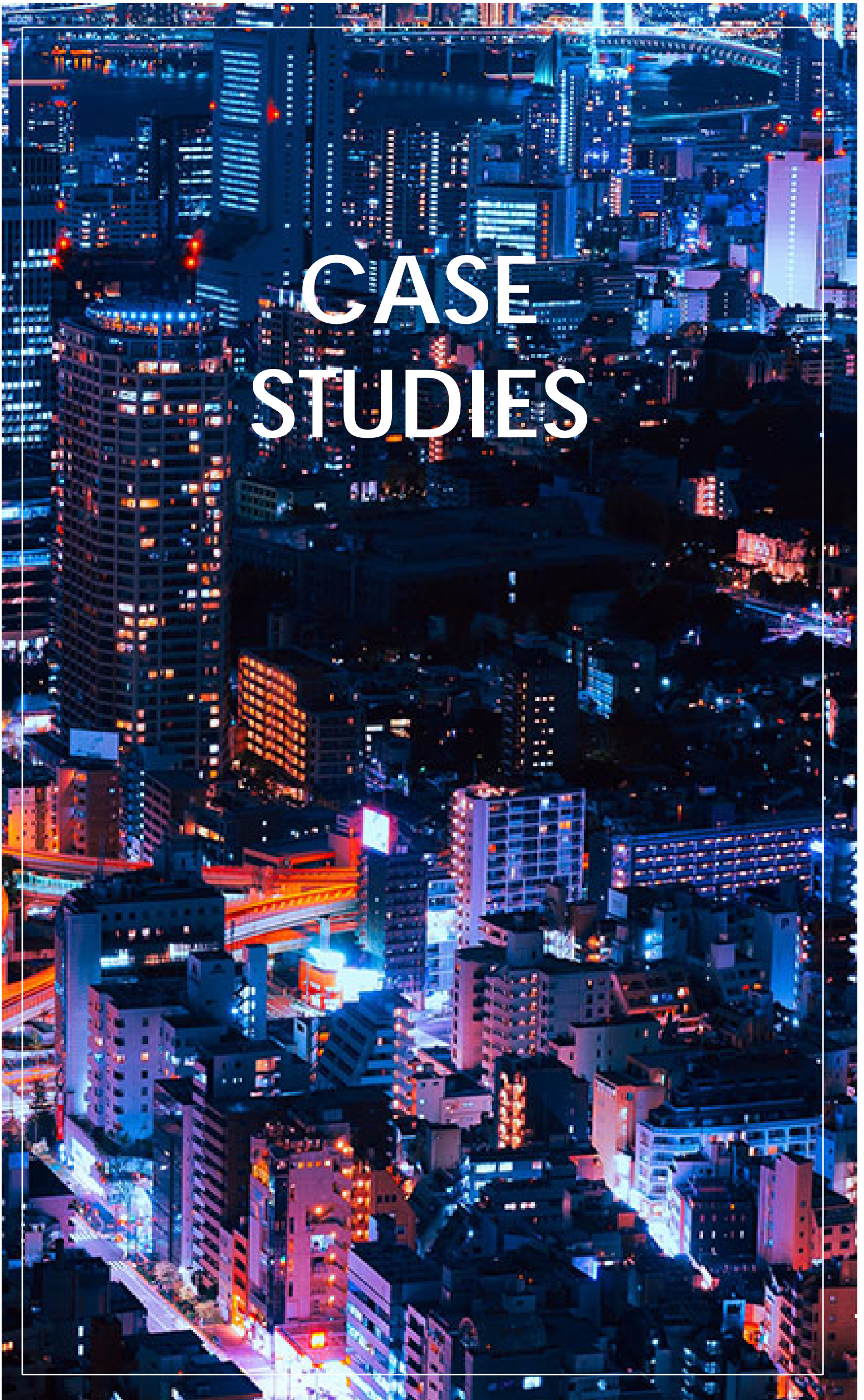
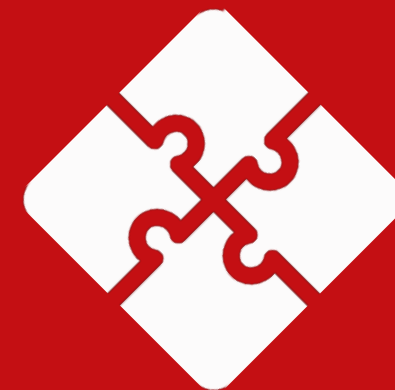
Our solutions are audited by external companies as Ernst & Young, KPMG



ABOUT CREDITINFO



INSTANT DECISION MODULE



CASE STUDIES

Instant Decision Module

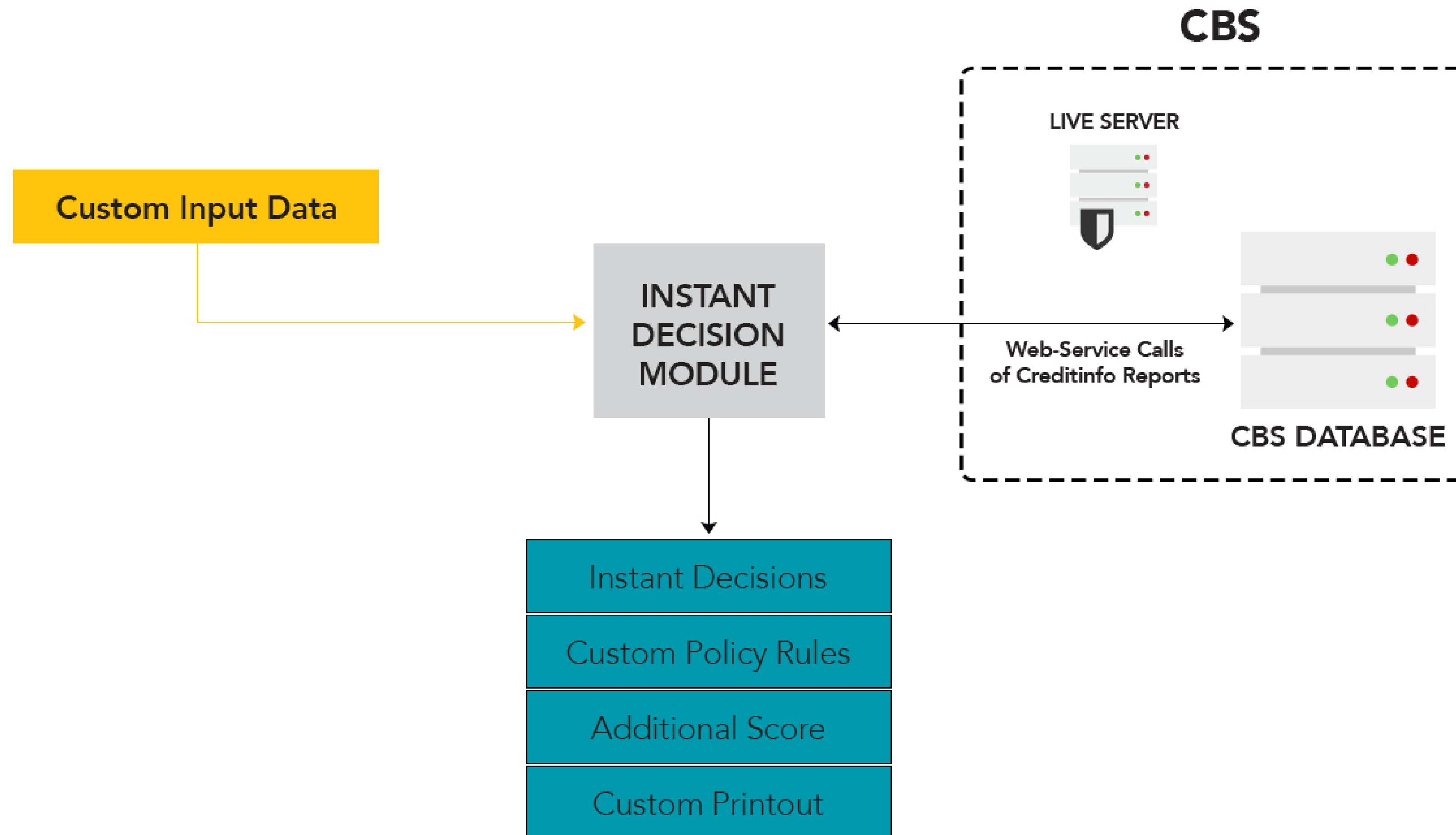
New platform for automated
evaluation of Credit Data



- Ensures automated usage of Creditinfo international experience and best practices in Risk Management
- Significantly reduces or eliminates effort needed to assess customer based on Credit Data
- Unifies and centralizes evaluation process, eliminates human errors and manipulations
- Stores data for decision-making policies enhancements
- Custom printouts ensure documentation processing efficiency

INSTANT DECISION MODULE

Web-service based solution with Graphical User Interface



PROBLEM DEFINITION



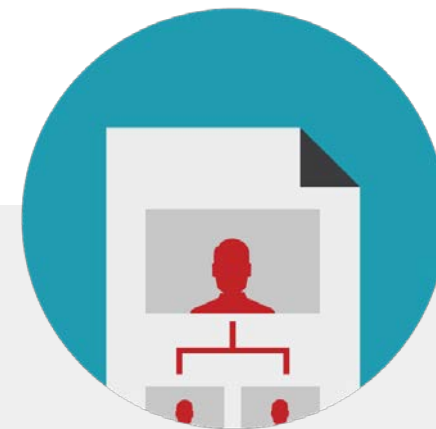
**Manual Credit
Data analysis**

Slow



**Risk
Management
Expertise**

Required



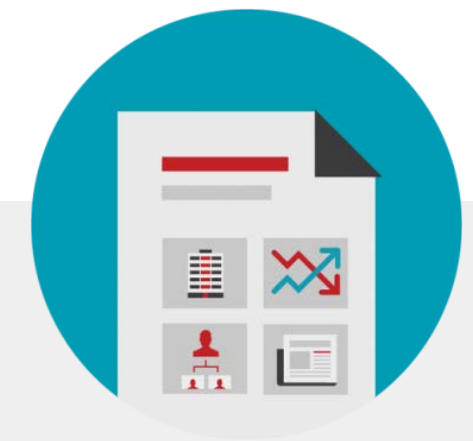
**Incorporation
of internal data**

Not possible



**Credit Report
printout**

Too long, no
customization



**Internal
Scoring Model**

Complex
implementation

WORKFLOW

1

ID Data and Custom Input Data Provided

2

Report is pulled

3

Data is automatically analyzed

4

IDM Report is generated

CREDIT DATA ANALYSIS

General Information

Subject ID No:	12345678	Full Name:	Jack Smith	Male	Employed	Higher education
Request Date:	20/12/2017	Date of Birth:	1/1/1985	Age 32		
Reference No:	IND2345654	Family Status:	Married	Dependents:	1	
Recommended Decision:	Info	Broken Rules:	4			

Score

CIF Risk Grade	Info	Score 630	Mobile Risk Grade	Info	Score 650
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Policy Rules

SCR1	Score indicates acceptable risk	Conclusion Acceptable risk based on scoring analysis. Negative trend last 3 months possibly indicates decrease in financial health or overindebtedness
SCR2	Score passed cut-off	
SCR3	Negative Score trend last 3 consecutive months	

Inquiries

Inquiries last 7 days	0	Inquiries last 3 months	2
Inquiries last month	1	Inquiries last 12 months	2

Policy Rules

INQ1	No inquiries last week	Conclusion Inquiries analysis shows no irregularities
INQ2	Low number of financial institutions inquiring last 3 months	
INQ3	No inquiries from non-banking financial institutions last 15 days	

RISK ANALYSIS

	Positive / Negative	Balance	Balance at Risk
Current Banking	1 / 0	2,100.00 USD	0 USD
Current Non-Banking	1 / 1	275.00 USD	275.00 USD
Total	2 / 1	2,375.00 USD	275.00 USD

Past due information		Repayment information	
Total Current Past Due	9.00 USD	Total Monthly Payment	120.50 USD
Worst Current Overdue	9.00 USD	Next Contract Matures in (Months)	5
Worst Overdue Last 12 Months	9.00 USD	All Contracts Mature in (Months)	26
Months Without Arrears Last 12M	11 / 12	Last Contract Opened	1/7/2017
Total Current Days Past Due	35	Last Contract Closed	1/1/2017
Worst Current Days Past Due	35	Closed Contracts	2
Worst Days Past Due Last 12 Months	35		
% Months Without Arrears	92%		

Policy Rules

RSK1	Current past due amount does not exceed allowed maximum
RSK2	Current number of past due days does not exceed allowed maximum
RSK3	Recent negative status on at least one contract. Small amount and small number of days past due RSK4 - No days past due == 60 is registered
RSK5	Number of months with days past due last 12 months is low
RSK6	Current unsecured loans with high amount
RSK7	Rule does not apply - no credit cards found
RSK8	Newly opened contracts during last 6 months
RSK9	Newly opened contracts with high loan amount

1. ID Data for Subject identification and any Custom Input Data is expected in input
2. IDM pulls Credit Report from web-service of credit bureau automatically
3. IDM sends Credit Report and Custom Data through built-in decision-engine
4. IDM Stores data and automatically generates and displays the IDM Report

In detail

Credit Report Processing



- Fully automated according to generic or bespoke evaluation strategy
- Custom content: calculations, policy rules, outcome
- Objective, not subject to human errors or manipulation
- Delegates decision-making rights with full control over processes and logic

Risk Management Expertise



- Built-in Generic evaluation strategy allows immediate access to Creditinfo expertise and international risk management experience
- Set of best in class policy rules with proven performance in various markets
- Fully customizable policy rules parameters
- Consultancy services during parameterization of all strategies
- Regular strategy reviews and enhancements for better decisions

In detail

Use of Internal Data



Internal Data

- Automated combination of any custom input data and Credit Bureau Data.
- Income, Expenses, Loan Amount and Tenure, any custom additional information can easily be sent to the IDM and used during evaluation automatically
- Support of web-services for full automation

Typical Usage Examples

- Credit limit calculation based on interest rate and income
- Debt service ratio calculation based on disposable income and requested loan parameters
- Debt to income ratio calculation based on income and indebtedness information
- Internal Scoring Model – all calculations and result immediately available

Customizable Printout

Credit Reports can be quite long for customers with many loans, IDM report is normally 1-2 pages long

CREDIT DATA ANALYSIS

General information

Subject ID No

12345678

Request Date

20/12/2017

Reference No

IND2345654

Full Name

Jack Smith

Male

Employed

Higher education

Date of Birth

1/1/1985

Age 32

Family Status

Married

Dependents: 1

Recommended Decision

Refuse

Broken Rules

4

Score

CIF Risk Grade

4

Score 630

Mobile Risk Grade

4

Score 650

Policy Rules

SCR1

Score indicates acceptable risk

SCR2

Score passed cut-off

SCR3

Negative Score trend last 3 consecutive months

Conclusion

Acceptable risk based on scoring analysis. Negative trend last 3 months possibly indicates decrease in financial health or overindebtedness

Inquiries

Inquiries last 7 days

0

Inquiries last month

1

Inquiries last 3 month

2

Inquiries last 12 month

2

Policy Rules

INQ1

No inquiries last week

INQ2

Low number of financial institutions inquiring last 1 month

INQ3

No inquiries from non-banking financial institutions last 15 days

Conclusion

Inquiries analysis shows no irregularities

RISK ANALYSIS

Positive / Negative

Balance

Balance at Risk

Current Banking

1 / 0

2,100,00 USD

0 USD

Current Non-Banking

1 / 1

275,00 USD

275,00 USD

Total

2 / 1

2,375,00 USD

275,00 USD

Past due information

Total Current Past Due

9,00 USD

Worst Current Overdue

9,00 USD

Worst Overdue Last 12 Months

9,00 USD

Months Without Arrears Last 12M

11 / 12

Total Current Days Past Due

35

Worst Current Days Past Due

35

Worst Days Past Due Last 12 Months

35

% Months Without Arrears

92%

Repayment information

Total Monthly Payment

120,50 USD

Next Contract Matures in (Months)

5

All Contracts Mature in (Months)

76

Last Contract Opened

1/7/2017

Last Contract Closed

1/1/2017

Closed Contracts

2

Policy Rules

RSK1

Current past due amount does not exceed allowed maximum

RSK2

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RSK3

Recent negative status on at least one contract. Small amount and small number of days past due RSK4 - No days past due >= 60 is registered

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RSK8

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Newly opened contracts with high loan amount

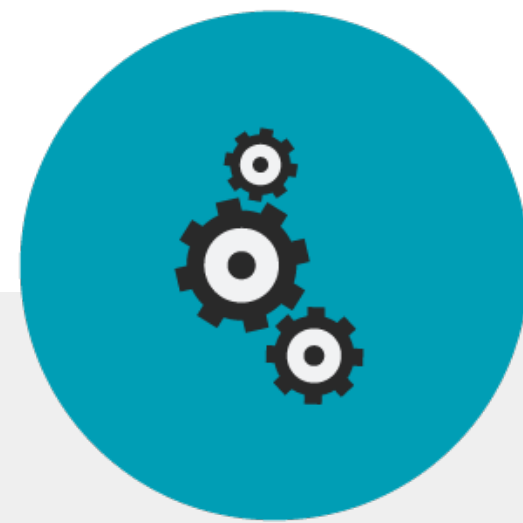
- IDM offers customizable short printouts compliant with local legislation
- Loan evaluation documentation is an integral part of every financial institution's process, IDM report can generate this form and fill it with data fully automatically, no manual entry and calculations
- IDM report can become a part of loan documentation instead of full credit report printout
- Full customization allows any additional sections:
 - "For office use only" – placeholders for signatures, stamps, legal disclaimers
 - Logos and branding information, reference numbers etc.

SUPPORT OF INTERNAL SCORING MODELS

Thanks to full support of any custom input data the Internal Score can easily be calculated in IDM



Internal scoring result (with any credit bureau data incorporated and used in scoring calculations) is instantly calculated and returned through IDM

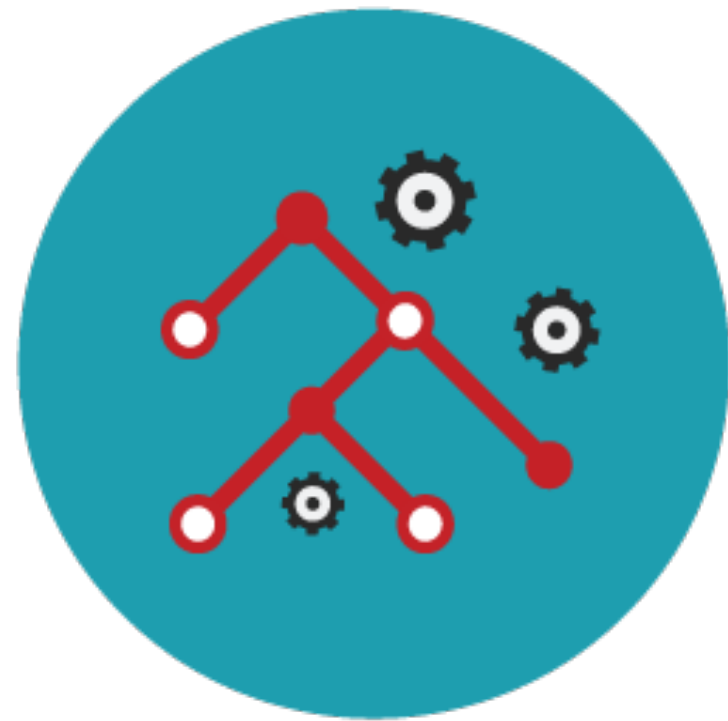


The input structure (both through Web-Service and Graphical User Interface) is generated automatically to accommodate and support any data used in internal scoring models

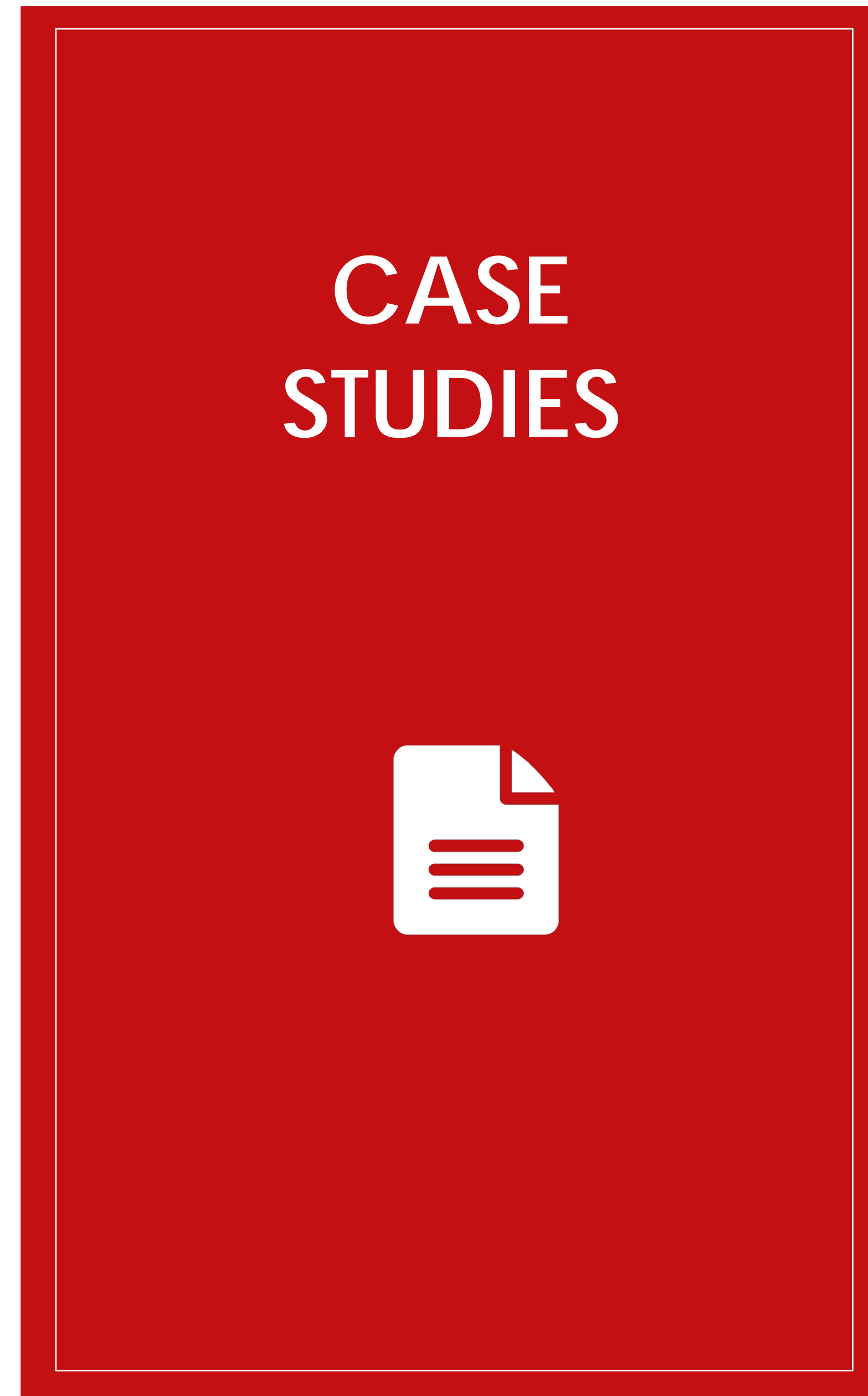
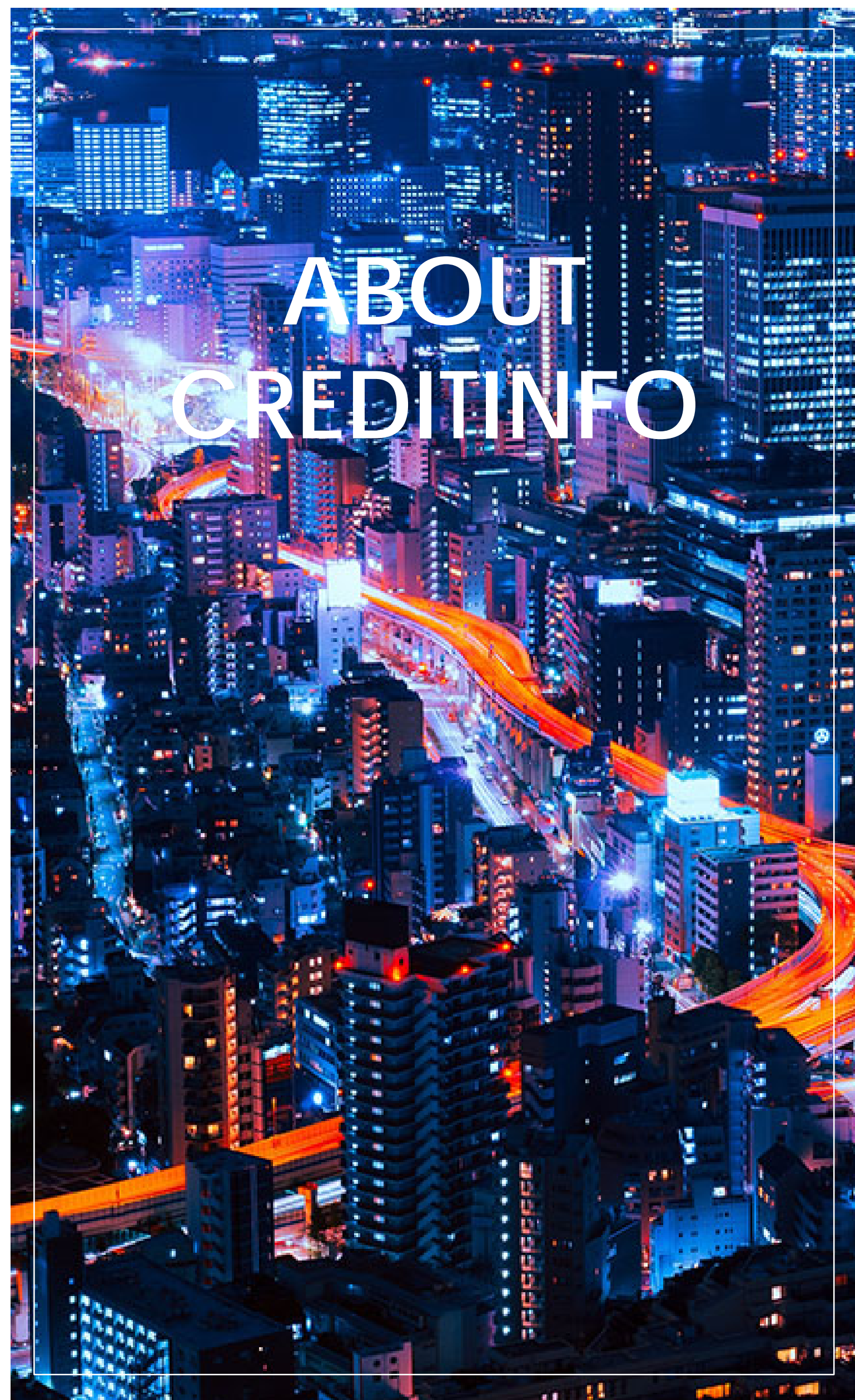


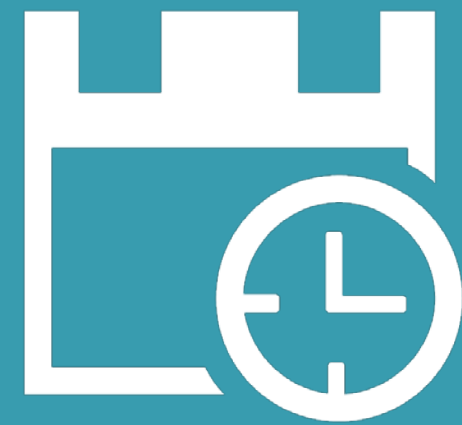
No need for internal score implementation, support, no IT Resources required to apply changes after the regular model review – the score is always available through IDM

Support and Reviews



- IDM stores all data – internal, Credit Bureau report data, IDM report data, scorecard and strategy monitoring data, scores, attributes, limits – for future reference and analysis
- Policies and parameters reviews are performed regularly
- Constant Customer support and consultancy services
- IDM architecture ensures extremely fast turnaround time to accommodate any changes in decision-making policies without internal development required





24-7-365

Our system and service is available around the clock, 365 days a year

Our staff

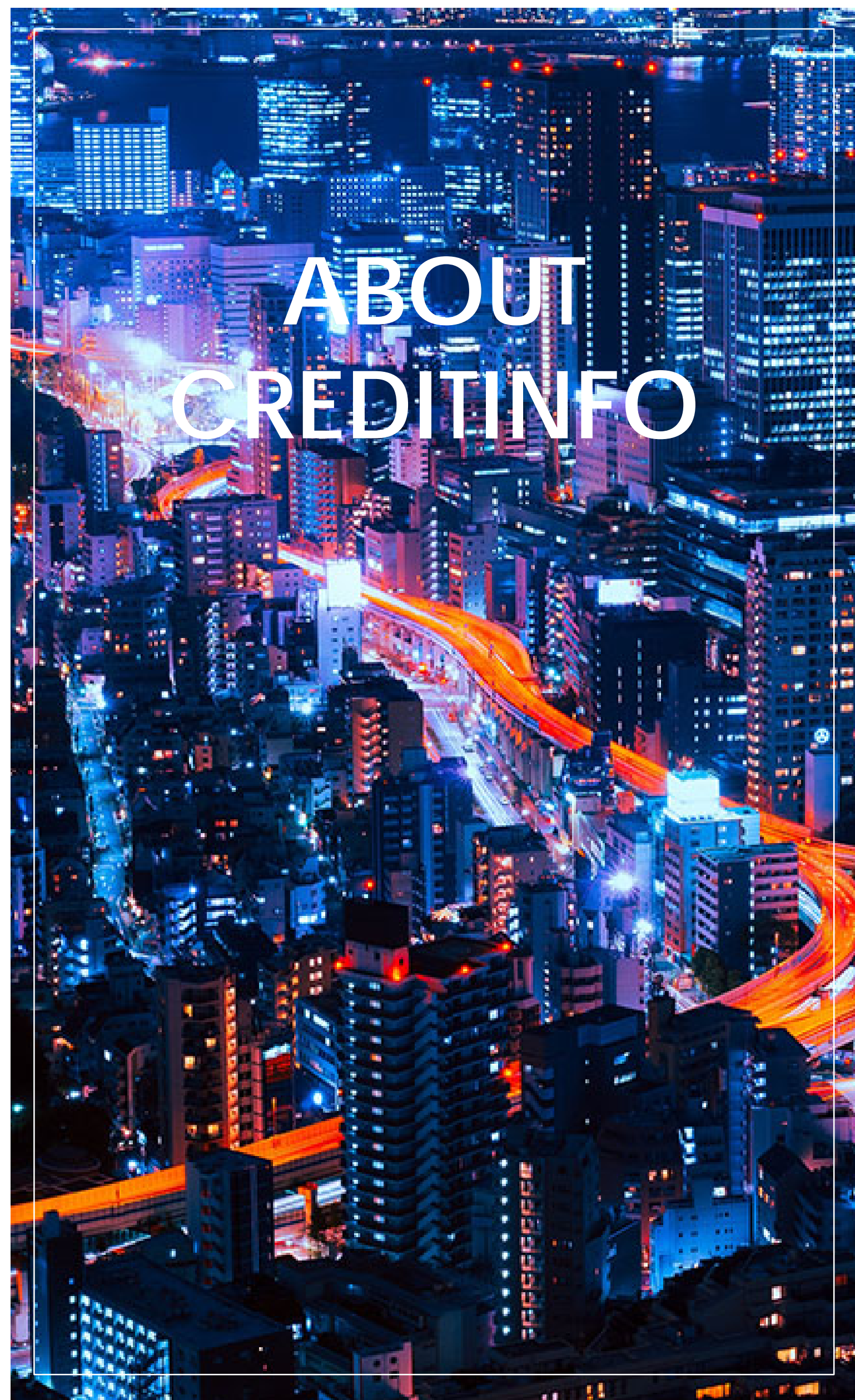
1st level support locally, 2nd level support in Prague. A special team for International Support at our ServiceDesk



Training

We offer live demo and personal trainer for your **business, functional** or **technical** team

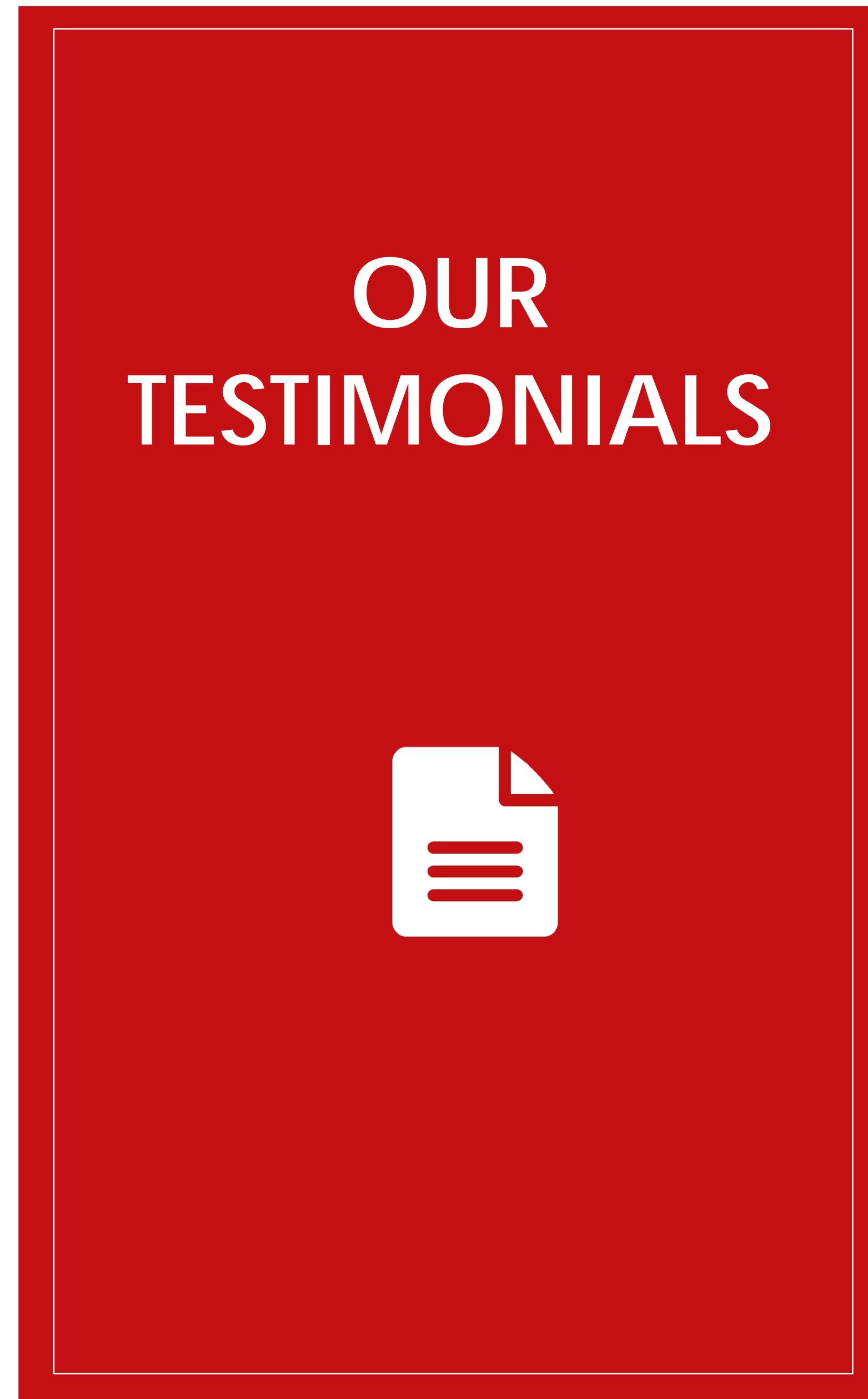




ABOUT CREDITINFO



OUR SOLUTIONS



OUR TESTIMONIALS

Customer Testimonials



"As we work to bring the Creditsafe solution into new markets, we feel it is of vital importance to work with outstanding partners who will deliver scorecards that can be trusted by our customers. We are confident that, having selected Creditinfo as our chosen partner, we can make an exceptional impact in these markets. "

Cato Syversen, CEO, Creditsafe Group



"In response to unprecedented market conditions we have taken number of measures which are achieving the intended results. The support and experience of Creditinfo has been of considerable benefit in this process."

Rami Ryhänen, Chief Executive, MCB Finance



"We are happy to extend our relationship with Creditinfo, as we felt that the consultants were committed to supporting our business and we know they have the knowledge base to deliver excellent results."

Grigor Dimkov, Ex- Finance and Administrative Director at Easy Credit

Customer Testimonials



"We have been using the services of Creditinfo for a considerable amount of years during which we have found the service provided by them to be accurate, reliable and very helpful. The service is primarily used to manage our debt portfolio throughout the customer life cycle whilst mitigating the risk of customers falling as delinquent. Based on our experience with Creditinfo Malta we feel confident in recommending their services."

Mr. Joseph Azzopardi - Vodafone Malta Ltd - Credit Control & Shared Services Senior Executive

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"We have been using the services of Creditinfo for the past eight years. Initially we used to access Creditinfo's database as part of our work to evaluate the credit worthiness of new clients, however, as of last year we are also using Creditinfo's services to monitor any changes in the credit status of existing clients. This collaboration has helped us in our efforts to significantly control our bad debts exposure. We find this services offered by Creditinfo to be leading edge and professional. Based on this we believe that in future the collaboration between our organisations will continue to strengthen. We also recommend the services of Creditinfo to other companies."

Mr. Edmond Brincat – Go – Chief Financial Officer

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"We have been using the Creditinfo platform for over four years and have found it to be an efficient, cost-effective and invaluable tool. When we had queries, the response has always been fast and focused. Creditinfo provides us with the required information to support our internal credit management systems."

Mr. Edmond Zammit Laferla BA, LL.D.- Divisional Head - Citadel Insurance plc

Customer Testimonials



ERSTE GROUP

"The company Creditinfo Solutions has implemented the automated system - Insolvency Monitor - for checking the information in the Insolvency register for the company Autoleasing, the subsidiary of Ceska sporitelna - the member of Erste Bank Group. Implementation, operation and consequent maintenance of the Insolvency monitor system was performed thoroughly and professionally. On behalf of our company I can confirm our satisfaction with the cooperation and I can also further recommend. The delivery was performed to our great satisfaction. "

Viktor Macha - Manager of IT Department, Autoleasing (Member of the Erste Group), Prague



"The Creditinfo Solutions Company implemented for Unicredit Leasing an automated system for evaluating leasing applications called Decision Maker. Their solution includes very smart way of getting information from various sources for costs optimalization. The result is an increased capacity of application approval. The Decision Maker implementation was done professionally by the Creditinfo Solutions Company."

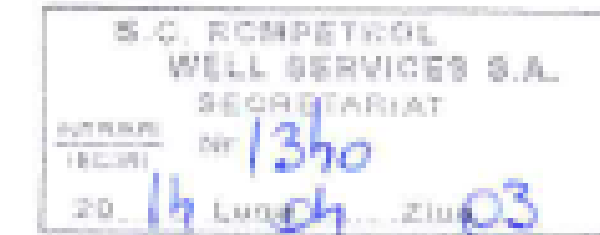
Miroslav Žák - Director of Operations



"With the introduction of credit bureaus clients can be rewarded with lower interest rates and being offered unsecured loans based on their credit history. We can also look forward to the positive impact on overall economic development that the credit bureaus will have by making the market more open and transparent. It is in this context therefore that Access Financial Services Limited heartily endorses the launch of Creditinfo Jamaica Limited and look forward to the positive impact that I know it will have on our sector and country."

Marcus James / Managing Director, Access Financial Services Limited

Customer Testimonials



Company name

ROMPETROL WELL SERVICES SA

Date: 03.04.2014

CONFIRMATION LETTER

Hereby we confirm our mutual cooperation with Creditinfo company in Romania for risk management solutions that help us prevent bad debts. Creditinfo is our solid and reliable partner.

The scope of our project includes business information providing as well as credit reports and other personalized solutions.

We assess our project with Creditinfo as successful and we recommend the cooperation with this company.

Best regards,

Name: Valerica  Dumitru

Job title: Deputy Chief Financial Officer

Company: **ROMPETROL WELL SERVICES SA**



Customer Testimonials

VOLVO ROMANIA SRL

Date: 03.04.2014

CONFIRMATION LETTER

Hereby we confirm our mutual cooperation with Creditinfo company for risk management solutions that help us to prevent bad debts.

Creditinfo is our solid and reliable partner.

The scope of our project includes business information providing as well as credit reports and other personalized solutions.

We assess our project with Creditinfo as successful one and we recommend the cooperation with this company.

Best regards,

Constantin Pope

Debt Collector

VOLVO ROMANIA SRL



Customer Testimonials

To whom it may concern

Landsbankinn hf., which is the biggest bank in Iceland, has been Creditinfo's customer for more than ten years and can confirm that the company provides excellent service. The company has a wide range of products, both on consumers and businesses, and user friendly software solutions. Furthermore, Creditinfo plays a big role when it comes to automating loan applications processes where various webservices have been developed to support the bank's operation.

The Creditinfo's team is proactively seeking for new opportunities to develop new products in cooperation with Landsbankinn.

Reykjavik 29th of January 2014,



Helgi Teitur Helgason

Managing Director, Personal Banking

helgi.t.helgason@landsbankinn.is



Landsbanki



Creditinfo is all about People & Partnerships

A global team to challenge and lead the industry

