

Bridging technology and trust: AI's role in crafting a customer centric credit journey

"You can have data without information, but you cannot have information without data." - Daniel Keys Moran"

April 2025



01.

WHO WE ARE

CRIF at a Glance: Some Corporate Facts

37+ Country-based operations
85+ Subsidiary companies
4 Continents
6,600+ Professionals at your service

10,500+ Financial institutions
90,000+ Business clients
millions+ Consumers
use CRIF services in 50 countries

500+ software installations
29 countries with projects for credit reporting systems

Ranking & Awards



#50 IDC fintech ranking top 100 worldwide



"The **only vendor** best-in-class in all categories of credit solutions"



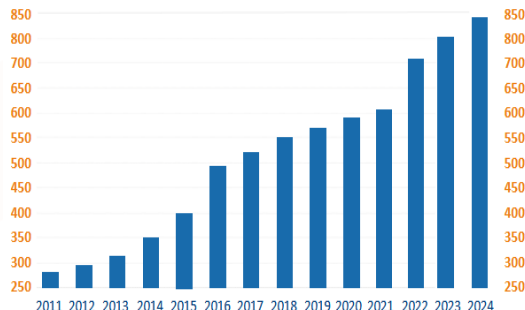
"One of the largest **loan origination providers** worldwide"



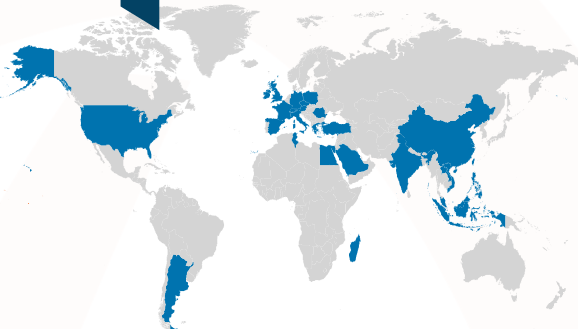
CRIF named as a "**Leader**" in the Forrester Wave™: **AI Decisioning Platforms, 2023**

>850 mln € revenue

TOTAL REVENUES (millions of Euro)



Global company and local expertise



02.

CRIF HOLISTIC APPROACH

Achievements, geographic footprint & impact

CRIF HOLISTIC APPROACH TO CUSTOMER JOURNEY

CUSTOMER ACQUISITION

CUSTOMER ONBOARDING

LOAN ORIGATION

CUSTOMER MANAGEMENT

CREDIT COLLECTION



ADVISORY

- Master data sources and data mgmt
- Customer base analysis
- Addressable market monitoring
- Sales collaboration

- Customer Onboarding
- Data collection
- Data validation
- KYC & AML data
- KYC & AML platform

- Underwriting process
- Decision
- Data sources
- Bureau data

- Early warning
- Strategy and Actions for
 - Risk Mitigation
 - Business development
 - Monitoring
- Data sources & data mgmt

- Customer segmentation for early, mid collection, late & legal
- Strategies and Actions definition
- Performance monitoring and improvement
- Data sources & data mgmt



DATA & ANALYTICS

- Business Information
- Company contact info
- Foreign trade
- Customer variables
- Web crawling data
- AI & GenAI tools

- Traditional data (Bureau, B.I.) & scores
- New transactional data (Open banking, digital footprint, etc..) & scores
- AI & GenAI tools

- Traditional data & scores
- New transactional data & scores
- Rating models
- AI & Gen AI tools

- Traditional data & scores
- New transactional data & scores
- Early warning, behavioral, propensity scores
- Engagement insights
- AI & GenAI tools

- Traditional data & scores
- New transactional data & and scores
- Collection scoring models
- Loan data tape enrichment and elaboration
- AI & GenAI tools



MODULAR PLATFORM

- Marketing platform for
 - Customer enrichment
 - Prospect extraction
 - CRM enrichment and data quality
 - Marketing and sales strategy, including prospect allocation

- Digital Onboarding
- Customer Journey Platform

- Decision Engine
- Origination System
- Open Banking credit risk & financial insights

- Decision Engine
- Customer Management System
- Customer Engagement and Financial Management Platform
- Marketing Platform

- Collection System
- Customer Journey Platform
- Open Banking collection insights



DEMO CLIP

[Vimeo link](#)



[Vimeo link](#)



[Vimeo link](#)



[Vimeo link](#)





















[Vimeo link](#)



CRIF GEOGRAPHIC FOOTPRINT EUROPE (1/ 2)

Europe

		Credit Bureau	Business information	Open Banking	Modular platform
Austria		✓	✓	✓	✓
Bulgaria		✗	✓	✗	✓
Cyprus		✓	✓	✗	✓
Czech republic		✓	✓	✓	✓
France		✗	✗	✓	✓
Germany		✓	✓	✓	✓
Greece		✓	✓ ¹	✓ ¹	✓
Hungary		✗	✗	✗	✓
Ireland		✓ ²	✓	✓	✓
Italy		✓	✓	✓	✓
Malta		✗	✗	✗	✓
Poland		✓	✓	✓	✓
Portugal		✗	✗	✓	✓
Romania		✗	✓	✗	✓
Slovakia		✓	✓	✓	✓
Spain		✗	✗	✓	✓
Switzerland		✓	✓	✗	✓
UK		✗	✓	✓	✓

Middle East

Turkey		✗	✓		✓
Egypt		✗	✓		✓
UAE		✗	✓		✓
Saudi Arabia		✗	✓		✓
Jordan		✓	✗		✓
Madagascar		✓	✗		✓

Legend:

- ✓ • Present
- ✗ • Not present
- ✓ • In progress

(1) Distributed via a Partner – Tiresias | (2) Only connection to Credit Bureau

CRIF GEOGRAPHIC FOOTPRINT EUROPE (2/ 2)

Credit Bureau

Business information

Open Banking

Modular platform




Asia Pacific

Brunei				
Cambodia				
India				
Indonesia				
Japan				
Laos				
Malaysia				
Myanmar				
Philippines				
Singapore				
Taiwan				
Tajikistan				
Uzbekistan				
Vietnam				

Americas

United States				
Jamaica				
Bahamas				
Mexico				

Legend:

-  • Present
-  • Not present
-  • In progress

03.

Bridging technology and trust: AI's role in crafting a customer centric CJ

BANK AS INSTITUTION OF TRUST

A TRADITIONAL APPROACH

Banking Customer Needs

- Obtain a **personalized service**
- About **any financial product**
- In a **peaceful atmosphere**
- Provided adequate **security measures**
- Becoming a trustful **partners for the whole life**

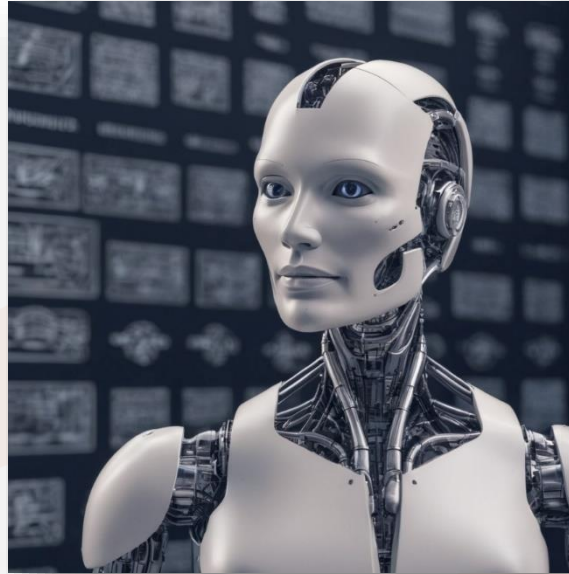


BANK AS INSITUATION OF TRUST

AN AI DRIVEN APPROACH

Banking customer needs in digital world

- Bank **protecting customer data**
- Leveraging **technological solutions** for convenience and.... efficiency
- Leveraging data, **predictive and prescriptive analytics**
- In live with its **purpose** and **preserving customer confidentiality**
- To offer **best product for a customer**

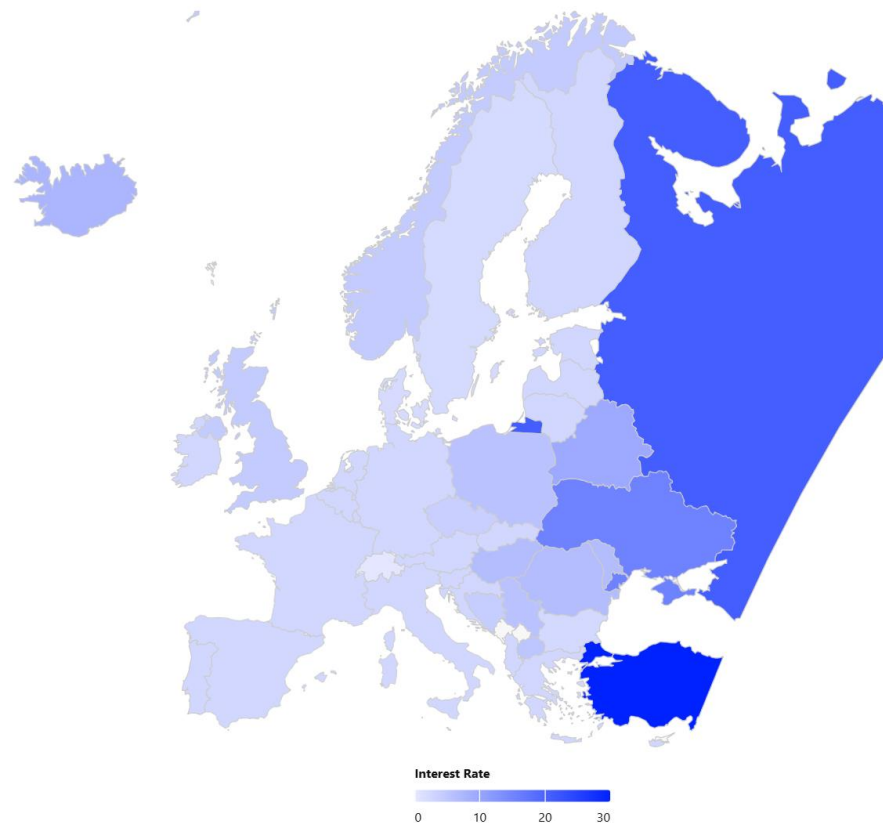


MARKET TRENDS

GETTING READY FOR CUTS OF INTEREST RATES

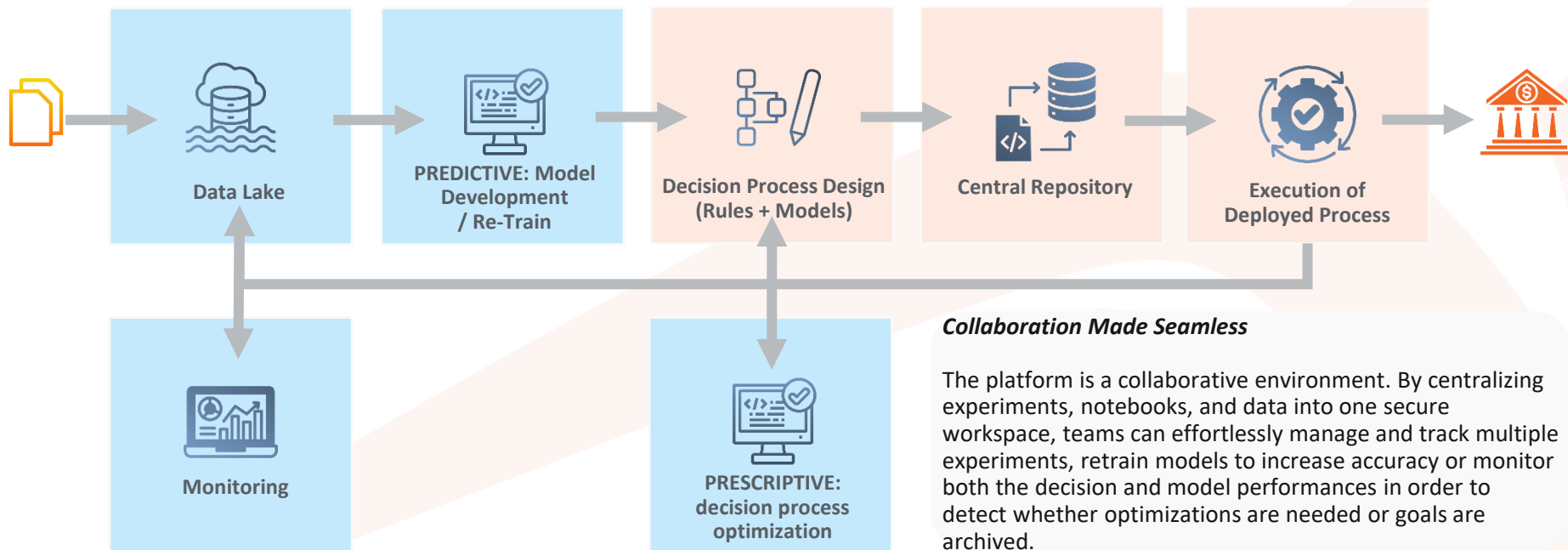
What Banks could do preparing for cuts of interest rates

- **Cut the costs** through investing in further digitalization
- Get ready to compensate revenues with **fees and commissions**
- **Upscale activity**, still pushing on costs reduction
- **So far have not undertaken any action**
-



DECISION ANALYTICS SUITE

FROM DATA THROUGH PREDICTIVE AND PRESCRIPTIVE ANALYTICS



04.

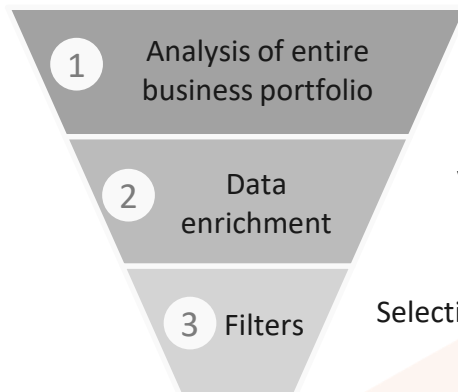
SUCCESS STORIES

CASE STUDY 1

VALUE FROM CONNECTED ENTITIES

Creation of business value through the existing customer base: the supply chain

Identification of own customers' suppliers for reverse factoring opportunities



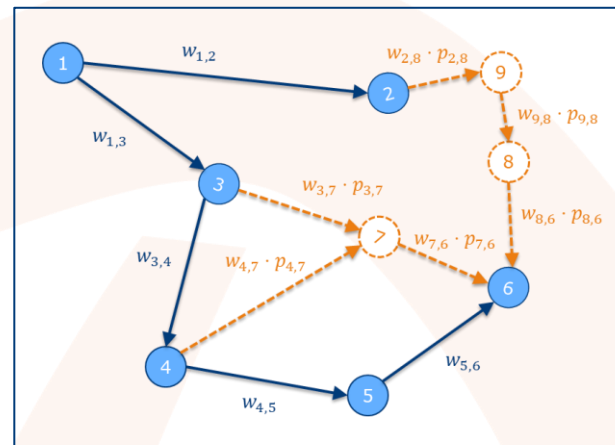
**50k+ businesses
eligible to reverse
factoring**

Identification of business
name from current
account transactions

VAT assigned, enrichment of
risk score and other info

Selection by customer types, NACE
code and credit risk

Theoretical framework



CASE STUDY 2

BUSINESS SLIPPING AWAY

Cross selling opportunities to the existing customer base

Identification of insurance payment and definition of potential marketing campaigns (similarly for loans)



54,4%

Customers with insurance premium going through the bank account



88,4%

Cases with insurance company identified



~ € 150

Insurance premia paid by the bank's customers

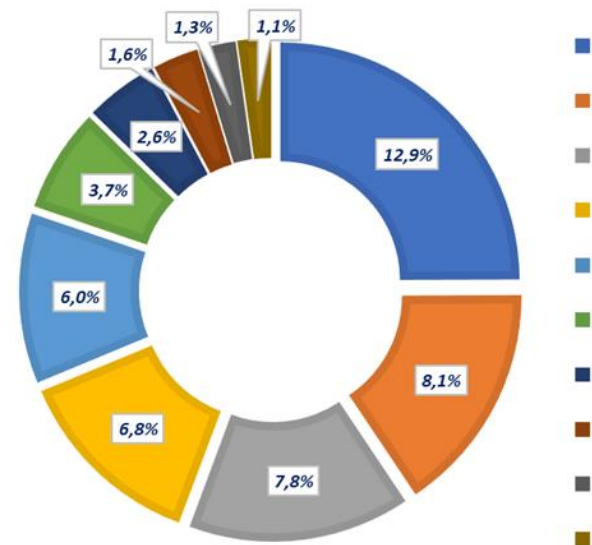


>96%

To insurance companies not part of the banking group

Similar results for the business portfolio, avg premium € 500

Top 10 insurance companies



CASE STUDY 3

IMPROVED MARKETING THANKS TO DATA AND ANALYTICS

Definition of **6 clusters** which highlight the **following actions on the existing portfolio**: **marketing campaign** for pre-approved credit products or **exclusion from sales effort**

Project Objective: Identify the segments of subjects likely to take out a credit product in order to target sales efforts more efficiently

Solution: Construction of a **propensity model** and crossover with the **risk model** with the aim of generating customer profiling based on current account information

