50 countries. 6300+ clients.
500+ million credit decisions every year.
You can count on CRIF.

A global expert in Credit Bureau, Analytics, Scoring,
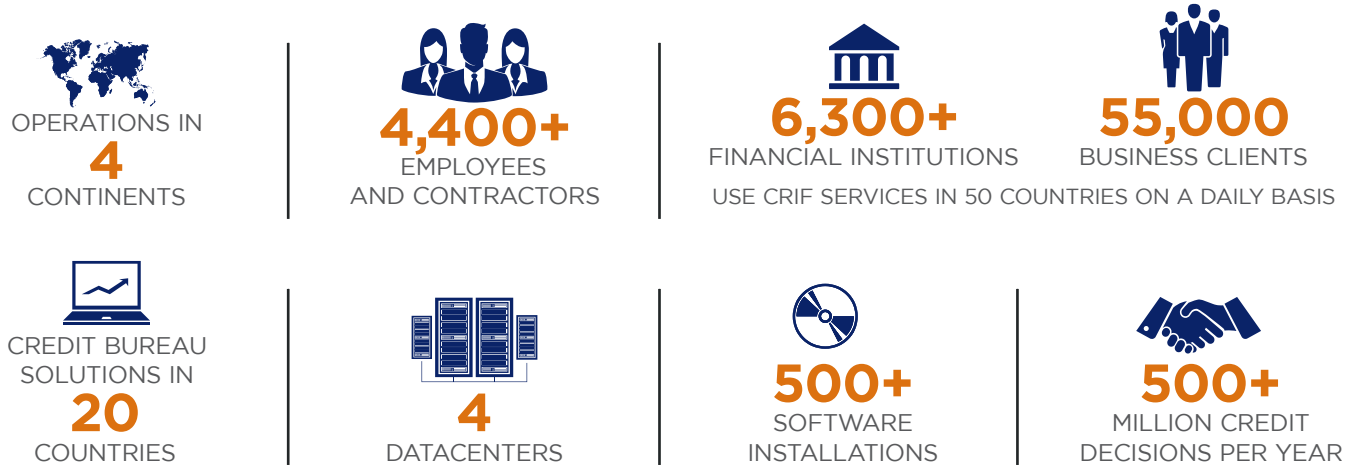Business Information, and Decision Solutions.

CRIF

Together to the next level

INFORMATION. ANALYTICS . SOLUTIONS

CRIF – A LEADING GROUP IN CONTINENTAL EUROPE specializes in credit information, business information, analytics, scoring, decision and credit management solutions. CRIF offers banks, financial institutions, insurance, telecom, utility companies and businesses qualified support in every phase of the customer relationship: from planning to development strategies to acquisition, to portfolio management and credit collection. It is one of the main operators on an international level for integrated services for business & commercial information and credit & marketing management.

OPERATIONS IN
4
CONTINENTS

4,400+
EMPLOYEES
AND CONTRACTORS

6,300+
FINANCIAL INSTITUTIONS

55,000
BUSINESS CLIENTS

USE CRIF SERVICES IN 50 COUNTRIES ON A DAILY BASIS

CREDIT BUREAU
SOLUTIONS IN
20
COUNTRIES

4
DATACENTERS

500+
SOFTWARE
INSTALLATIONS

500+
MILLION CREDIT
DECISIONS PER YEAR

CRIF in INDIA - partner for all your credit related requirements

CRIF in India, now offers products and services for Credit Information, Business Information, Analytics, Scoring, Credit Management and Decision solutions in India.

CRIF operates CRIF High Mark, India's leading credit bureau, which has largest database of individual records and supports millions of lending decisions every month. The only full service credit bureau covers all borrower segments – MSME/Commercial, Retail and Microfinance. CRIF High Mark works with all leading financial institutions in the country providing them a comprehensive bureau coverage using its proprietary 'Made in India for India Search Engine', proven to work even with low quality data.

We bring our global expertise in Analytics, Scoring, Credit Management and Decision solutions to India through our center of excellence at Pune. Our team of expert data scientists and statisticians bring together years of experience in developing bespoke scorecards for Origination, Marketing and Collections for Financial Services, Insurance or Telecom sectors.

We bring together best of both worlds – comprehensive data and sophisticated dedupe technology for India along with global best practices, expertise in scoring and top-rated credit management software solutions – to add most value to our clients.

CRIF HIGH MARK

India's only FULL SERVICE credit information bureau catering to all borrower segments

Largest credit bureau database of individuals and MSME/Commercial entities in India

One-stop-shop for all credit related solutions

Sophisticated MADE IN INDIA FOR INDIA technology solution

Bureau of choice at leading Financiers and Insurers

CRIF'S FIRSTS IN INDIA the industry was waiting for

01
India's only **full service credit bureau** covering all borrower segments

02
First and only bureau providing **comprehensive** credit reports

03
Single-view of borrowers combining data across dierent segments – Link promoter with Business, Individuals across Groups

04
First to introduce **Commercial Score** to support SME underwriting

05
India's first **microfinance** bureau

06
Search engine proven to work even in absence of identifiers
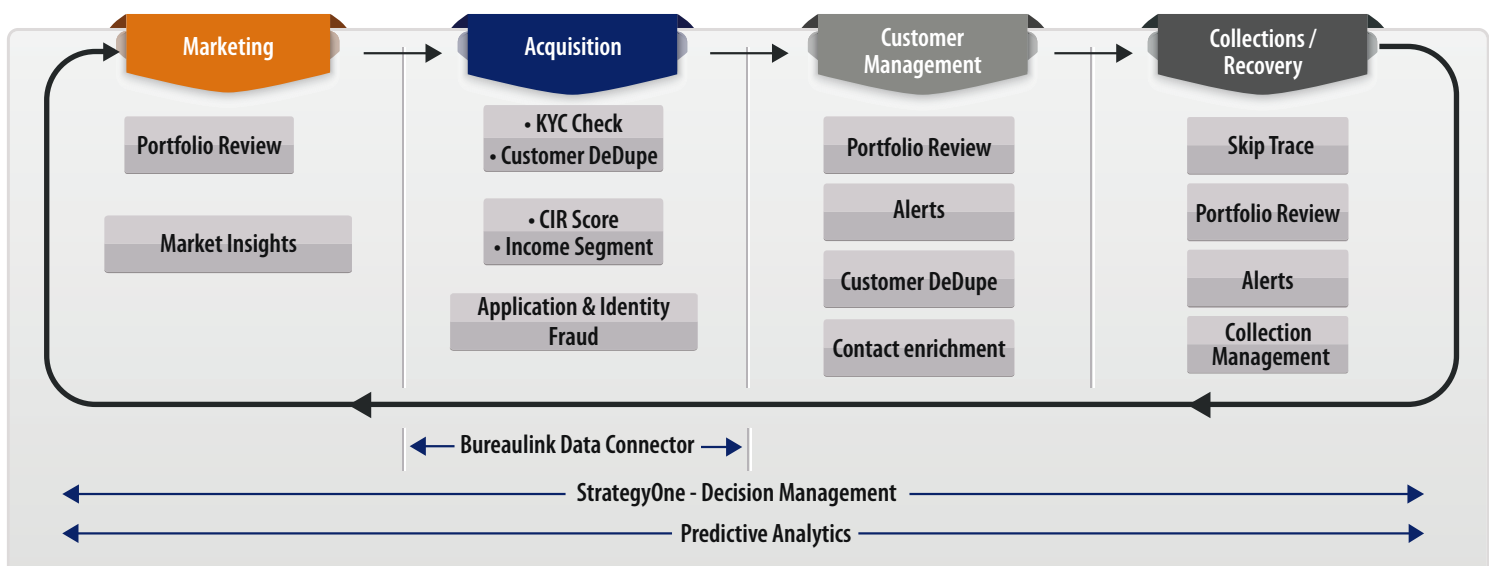
07
Intelligent Data Connector to enable seamless & automated use of multiple-bureaus and public registries

08
Decision as a service to enable automation and policy compliance even for smaller lenders

PARTNERS FOR YOUR CREDIT LIFECYCLE

Our clients are spread across Banks, Financial Institutions, Microfinance Lenders, Insurance Companies and the Telecom operators. Our offerings across Information, Analytics and Solutions, enable them to take quick decisions, target the right market and right customers, manage risk carefully and in quick recovery.

Marketing	Acquisition	Customer Management	Collections / Recovery
Portfolio Review	• KYC Check • Customer DeDupe	Portfolio Review	Skip Trace
Market Insights	• CIR Score • Income Segment	Alerts	Portfolio Review
	Application & Identity Fraud	Customer DeDupe	Alerts
		Contact enrichment	Collection Management

← Bureaulink Data Connector →

StrategyOne - Decision Management

Predictive Analytics

INFORMATION

Credit Reports – B2B	Reports with Summary and Detailed information on borrower's past: Meant for lenders supporting them in underwriting. Available for Consumer, Commercial and Micronance borrowers.
Credit Reports – D2C	Reports with Summary and Detailed information on borrower's past: Meant for direct borrowers for personal use
Verication Services	KYC Verication Report and Score: Verication of KYC against public registries and bureau database for easier customer on-boarding and reduced operational over-head
Geo-Insights	Industry Insight reports for variety of analysis like peer benchmarking, market share, market entry, time trends, hotspot analysis etc
Portfolio Monitoring	Periodic Batch monitoring of portfolio for assessing health, change in risk, recovery and cross-selling opportunities within credit portfolio. Available for Consumer, Commercial and Micronance borrowers.
Skip Trace	Finding updated contact information on the non-contactable customers for recovery, cross-selling purposes
Alerts & Triggers	Pro-active monitoring on customers for specic events: Changing risks on good customers, activity on bad customers etc
Business Information Report	Report covering financials, shareholding, litigations, AML, media news on Businesses and Companies across the globe for assessing trade credit risk
Application & Identity Fraud	Identify, investigate and manage application frauds using the power of shared fraud data, additional registries, custom rules and powerful algorithms

ANALYTICS

PERFORM Credit Bureau Score	Credit Bureau Score based on over 2000 attributes for automated decisions
Custom Score and Consulting	Project based offering based on client's need to develop custom scores

SOLUTIONS

BUREAULINK Data Connector	Off-the-shelf Data connector (software) with seamless system-to-system connectivity to all credit bureaus (all type of credit reports) and Verication Services, allowing automation of credit bureau use
ONEIDENTII UCIC Dedupe Engine	A sophisticated dedupe engine to identify customers across various records, product lines and systems for complete customer understanding (total value)
STRATEGY ONE Business Rule Engine	A decision engine to allow automation of various business policies/rules and decision
DECISION AS A SERVICE (DaaS)	An integrated hosted platform to allow users for a complete workow of verication, bureau check and decision
CONNECT Data Convertor	A convertor (software) which allows sharing of data (group loans, individual loans, commercial loans) with credit bureaus in RBI specied format
Data Quality Management Services	Project based offering to help clients understand quality of their customer data and help improve the data quality
CONTACT Collection Management	Maximize debt collection efforts and expedite recovery by segmenting and prioritizing accounts with CONTACT, a 360 degree collections management system