# CRIF Group MEDIA KIT

CRIF IS A GLOBAL COMPANY SPECIALIZING IN CREDIT & BUSINESS INFORMATION SYSTEMS, ANALYTICS, OUTSOURCING AND PROCESSING SERVICES, AS WELL AS ADVANCED DIGITAL SOLUTIONS FOR BUSINESS DEVELOPMENT AND OPEN BANKING.

The mission that drives CRIF is to enhance the financial inclusion of consumers and to generate value and new opportunities for businesses by providing reliable digital information, intelligence and cutting-edge solutions.

We work responsibly to offer innovative solutions to support our customers, enhancing access to credit in compliance with current regulations, and enabling digital access and the use of financial services by previously excluded and underserved people. CRIF is currently the leading group in continental Europe in the field of banking credit information and one of the main operators on a global level for integrated services for business & commercial information and credit & marketing management.

Driven by continuous innovation and using the most advanced technologies, CRIF supports banks and financial institutions, insurance, telco & media and energy & utility companies, as well as businesses and consumers.

With the aim of supporting society by improving access to credit and fraud prevention, CRIF has developed a line of services for consumers and SMEs dedicated to financial well-being and to fraud and cyber risk prevention and protection. In addition, CRIF Ratings provides opinions on non-financial companies based in the EU in its role as an ESMA-approved credit rating agency and recognized ECAI. CRIF is also an AISP in all European countries where the PSD2 directive for open banking is applicable, and an AISP in the UK.

## The end-to-end knowledge company with data driven insights



#### INFORMATION

Credit bureau & data pool Business information Marketing services ESG information Turn-key credit bureau platform Property information



### INTELLIGENCE

Advanced & big data analytics Open banking suite Credit, risk & digital consulting ESG analytics & advisory Credit rating services



#### OUTSOURCING

Business process optimization Credit collection & special servicing Real estate valuation Real estate energy & sustainability



#### PLATFORM

End-to-end credit management platform Onboarding & remote collaboration Identification & fraud prevention services Customer Journey as a service Customer engagement & business development



#### **CONSUMER SERVICES**

Financial health and affordability Identity theft and cyber risk protection



## **CRIF** in the world



country-based operations



85 +subsidiary companies



### 29

countries with credit reporting system projects



500 +software installations

6,600+ professionals at your service

AUSTRIA **BAHAMAS BULGARIA CYPRUS** CZECH REPUBLIC EGYPT FRANCE GERMANY GREECE HONG KONG INDIA **INDONESIA** IRELAND ITALY JAMAICA **JAPAN** 

JORDAN TAJIKISTAN TURKEY Riyadh in partnership UAE with Bayan UK MADAGASCAR USA MALAYSIA UZBEKISTAN MEXICO VIETNAM PHILIPPINES POLAND **REPUBLIC OF** SINGAPORE

**ROMANIA SLOVAK REPUBLIC** 

**SLOVENIA** 

KSA

**SPAIN** SWITZERLAND

TAIWAN REGION

financial institutions insurance companies 000 1,000,000 business clients consumers



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