

A hand is shown holding a glowing, semi-transparent globe. The globe is surrounded by a network of white dots connected by thin lines, creating a digital or data network effect. A stylized, glowing logo is superimposed on the globe. The background is a soft blue gradient.

Credit Check

full automation
for assessment
| POLAND

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CRIF in POLAND – over 100 cooperating institutions

Loan companies/ BNPL providers/ Banks

Factoring/ Leasing

Telco/ Brokers

Debt collections companies



CRIF DATA + INTEGRATION AND INTERPRETATION

Persons and companies

- 18m persons (from data' brokers)
- 9.5m of not registered companies (CEIDG)
- 896t registered companies (KRS)
- >17m connections (households, person – company)

Payment Experience Fraud Detection

- KBIG - economic information bureau (BIG law) + PESEL verification
- ERIF - economic information bureau (BIG law)
- KupDlug.pl and other debt for sales offers
- Integration with external sources BIGs, BIK, other debt-for-sale offers
- Court publications, insolvencies, VAT – white list
- Data from public procurements, EU subventions
- Financial data for registered companies

Credit-Check

- Cross partner data exchange within closed users groups – **data pools** (now limited for data about consumers) – PWIP & SWI

Environment

- 18.4m buildings (address, geo-location)
- 370t categorized buildings (POI)
- statistical information about household size, number of house inhabitants, number of companies in house.

Private data

- Integration of private data – **customer lists, VIP list, black list**

CUSTOMER & RISK ASSESSMENT

- Target group/ pre-selection
- Customer identification/ KYC
- Anti-fraud detection/ verification
- Creditworthiness assessment
- **EFFICIENT & SMOOTH PROCESS**



CREDIT CHECK



CUSTOMER IDENTIFICATION

Input data standardization and normalization

Entity confirmation (based on **9.5m of not registered companies (CEIDG)** **896k registered companies (KRS)**)



ANTI-FRAUD DETECTION

Wide scope of anti-fraud-rules



CREDITWORTHINESS ASSESMENT

Data from public resources (e.g. court publications, insolvencies)

Debt-for-sale-offers, including KupDlug.pl – about **1M** negative information

Economic information from KBIG (Krajowe Biuro Informacji Gospodarczej): negative and positive

Data from external databases (other BIG's)

CREDIT CHECK CONSUMER (CCC)



OPEN-BANKING/ PSD2

CRIF has **AISP license** that allows to operate on **Access to Account** in all European countries

- Access to account,
- Categorization engine,
- analytics engine;
- Set of KPIs: period definition, date ranges, warnings, connections and account details

Wide scope of purposes covered:

- Identity,
- Credit score,
- Risk,
- Cash Flow,
- Marketing

One report – full scope of information

ALL DATA & RULES NEED TO BE VISUALIZED TO THE USER AND INTEGRATED INTO STANDARD REPORT FOR EXECUTION

Report

Full scope of information in one report, including data from external databases

Decision rules

Implementation of decision rules (standard & dedicated)

Integration

Integration within CSP Platform – including external databases

 **EFFICIENT & SMOOTH PROCESS**

DATA WORKFLOW & RECOMENDATION

CREDIT CHECK product (workflow) which verifies loan application and delivers back final recommendation with detailed data over the API

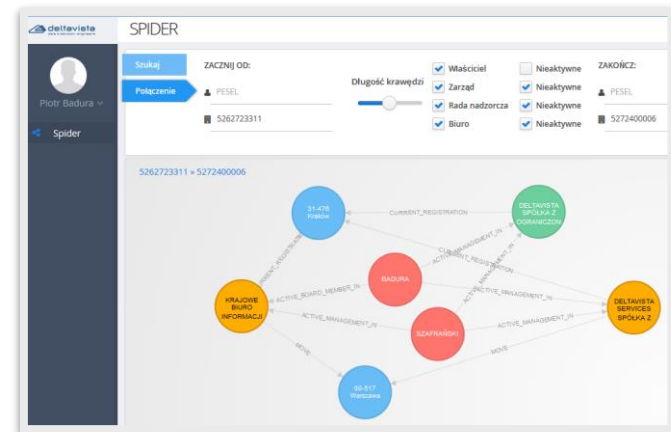
- **Configure workflow to process an application**
 - Standardize and verify input data
 - Perform identification and create application profile based on configured data sources
 - Execute rule framework and pattern detection
 - Blocks to assembly the final decision
 - Visualize the results in a single report
- **Automatized customized decision**
 - Processing diagram with possibility to include clients specific elements
- **3 levels product customization**
 - From simple and fast customization (done in minutes) to level 3rd where all processing parameter are changeable

CREDIT CHECK BUSINESS (CCB)



- Input data standardization and normalization
- Company identification (all IDs, name & address)
- Complete and up to date register data (all registers) including history of changes
- Company address confirmation
- Payment experience
- Online connectors to external data sources (BIGs, BIK, etc.)
- Publications, public tenders, subventions
- Closed user groups functionality
- Beneficial owner detection
- VAT payer detailed status
- 3 fully functional interfaces

Rozszerzenia klienta dla Deltavista PL	
Zasada decyzji	
Reguła	Wynik częściowy
Firma KRS jest zarejestrowana w budynku z małą populacją	● żółta
Istnieje aktywna osoba decyzyjna będąca właścicielem innej firmy która ma dane negatywne	● żółta
Istnieje aktywna osoba decyzyjna będąca właścicielem innej firmy która ma dane negatywne	● żółta
Istnieje aktywny właściciel połączony z firmą która ma dane negatywne	● żółta
Aktywna osoba decyzyjna otworzyła co najmniej 5 stanowisk w ciągu ostatnich 12 miesięcy w innych firmach	● żółta
Aktywna osoba decyzyjna otworzyła co najmniej 3 stanowisk w ciągu ostatnich 12 miesięcy w innych firmach	● żółta
Decyzja	● żółta
Filtr aplikacji (brak informacji)	
Decyzja	● zielona





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