

# KREDITNÉ A OBCHODNÉ INFORMÁCIE O ZAHRANIČNÝCH FIRMÁCH

CHCEM REPORT

CHCEM VEDIĚT VIAC

# CRIF, THE END-TO-END KNOWLEDGE COMPANY



## Information

- Credit Bureau Information
- **Business Information**
- Big Data Solutions
- Fraud Prevention
- Property Information
- Personal Solutions
- **Information Bureau Platforms**



## Solutions

- Advanced & Big Data Analytics
- Risk & Management Consulting
- End-to-End Credit Management Platform
- Configurable Products



## Outsourcing & Processing

- Business Process Optimization
- Credit Collection
- Real Estate Valuation



## CRIF Ratings

- Solicited & Unsolicited Ratings
- Private Ratings
- Issue Ratings

## HLAVNÉ VÝHODY SLUŽBY SKYMINDER



### KVALITA INFORMÁCIÍ

V rámci zabezpečenia služby SkyMinder pre vás pracujú stovky špecialitov po celom svete. Náš medzinárodný konzultačný tím spracováva s využitím lokálnych informačných zdrojov kvalitné a pravidelne aktualizované reporty o zahraničných firmách.



### ÚSPORA ČASU

Vďaka službe SkyMinder môžete mať informácie na jednom mieste a v jednotnom formáte. Tým šetríme váš čas pri vyhľadávaní informácií o firmách v rôznych a väčšinou ťažko dostupných zahraničných informačných zdrojoch.



### CELOSVETOVÉ POKRYTIE

V interaktívnej mape sveta se dozviete viac o celosvetovej dostupnosti reportov služby SkyMinder. Navyše v mape okamžite zistíte, či sú v danej krajine dostupné firemné reporty v on-line režime alebo na objednávku s investigáciou miestnej agentúry.



### ON-LINE DOSTUPNOSŤ

Služba SkyMinder je integrovaná v prostredí aplikácie Cribis Univerzálny register a zaisťuje svojim klientom dostupnosť reportov o zahraničných firmách na celom svete. Už zo 160 krajín sveta sú reporty o zahraničných firmách dostupné v on-line režime a z ostatných krajín na vyžiadanie do niekoľkých dní.

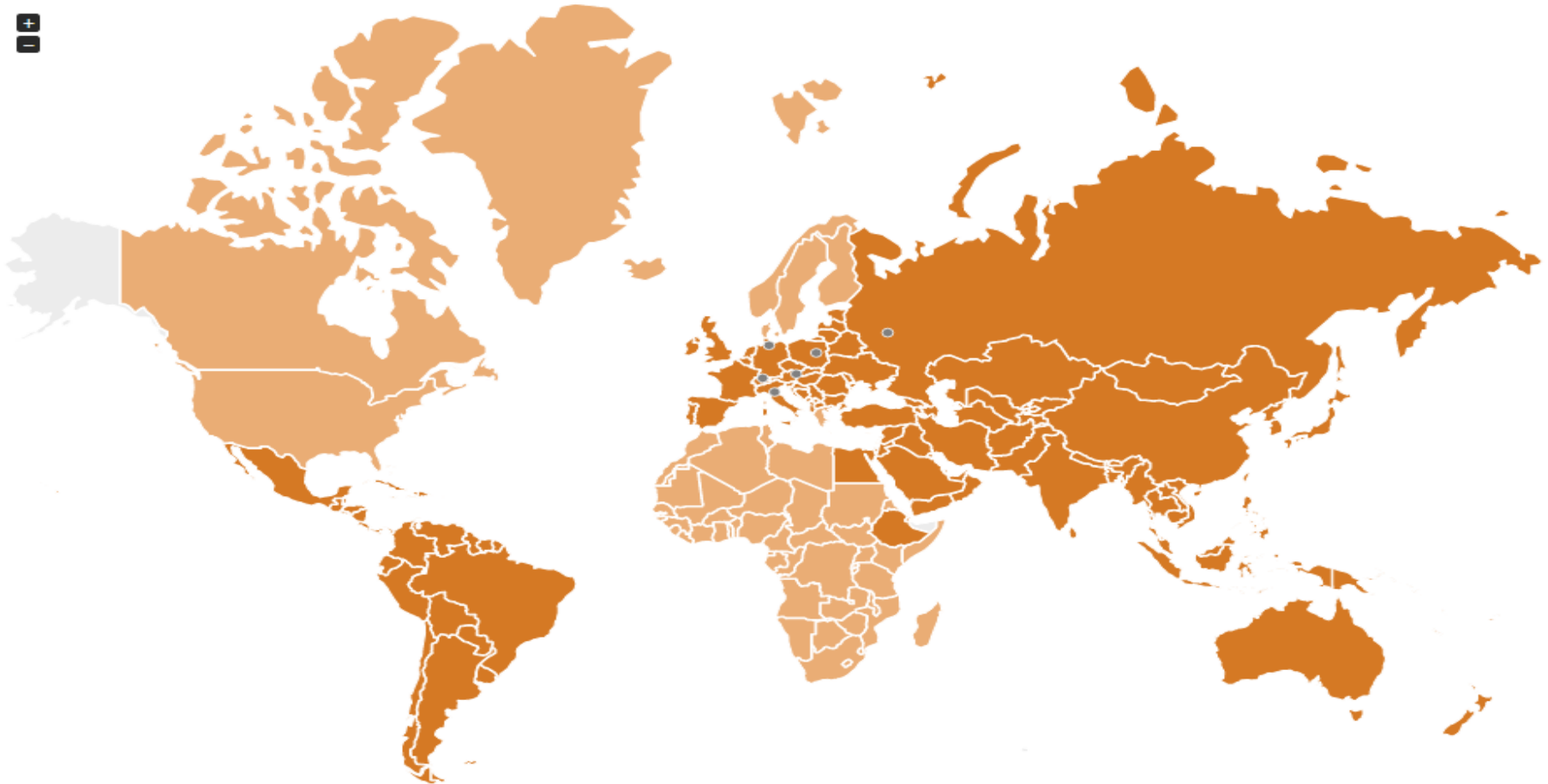
### Pokrytí službami SkyMinder

MAPA

TABULKA

■ Online pokrytí

■ Offline pokrytí



# Why CRIF International business information offering is different?

Thanks to SkyMinder® platform CRIF gives you

- A directly access to the best local providers of business reports
- A unique user experience
- A service approach

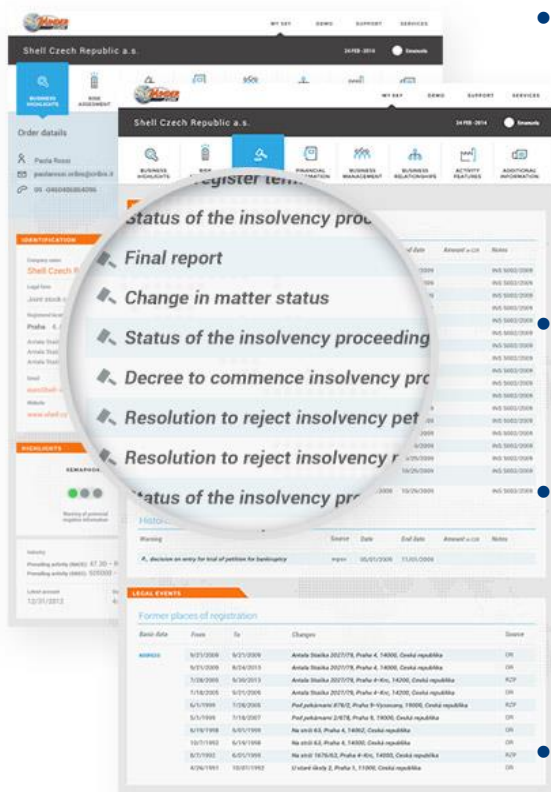
# A unique user experience

- SkyMinder® users can easily order international commercial credit reports and find all the information they need thanks to a new globally consistent layout and an impressive range of content available.

- A flexible search gives the possibility to simply and quickly identify the company.

- A tab-structured report layout, which exceeds the traditional report, allows the user to surf among the information and smartly identify the most relevant facts in order to make the best decisions.

- The report is not only tab-structured, but it keeps also the same cross-country content structure in order to offer a clear and simple display of the best local information for each country.



# Our service approach

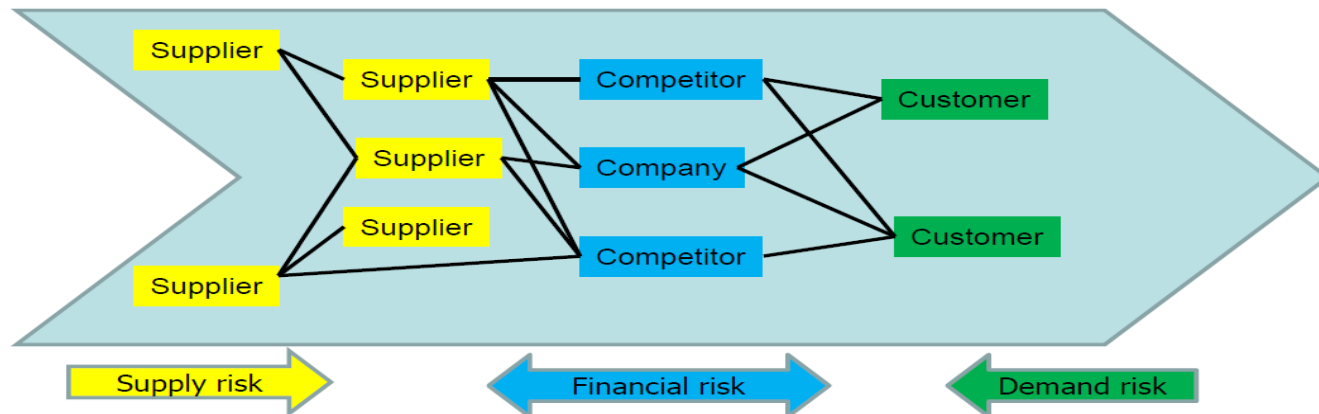
- SkyMinder is not a repository of standard information but a service that allows the user to make right and reliable decisions.
- Having a close long-standing relationship with local business providers we are an efficient intermediary between local providers around the world and users.



## Význam prověřování obchodních partnerů i z oblasti dodavatelských vztahů


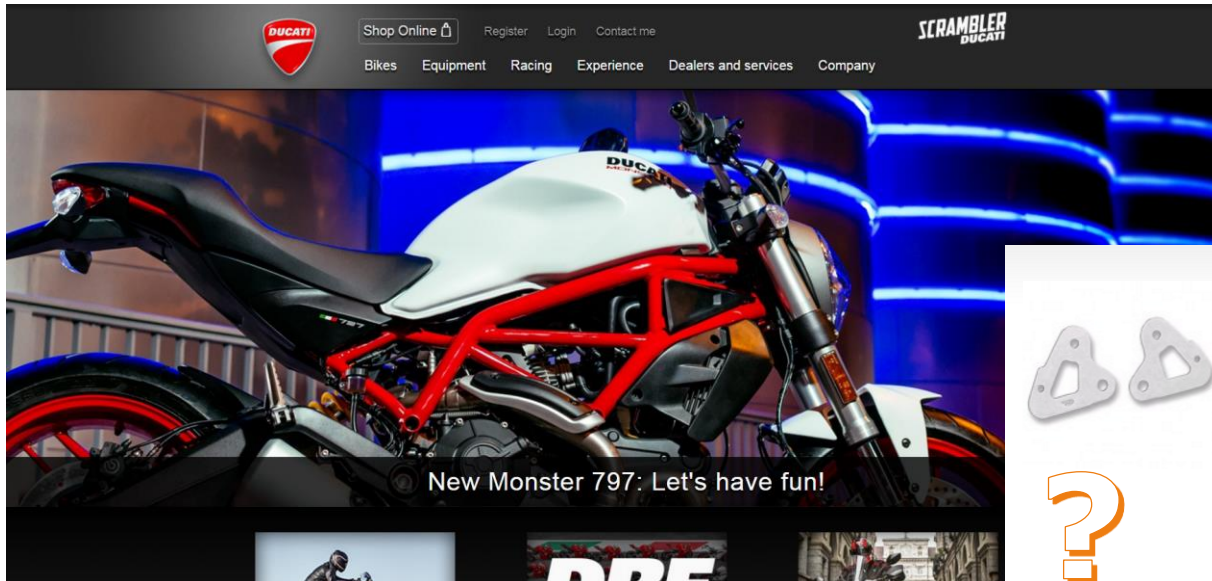
### Supplier-customer network

- ❑ Outsourcing has brought many benefits in terms of efficiency and cost reduction to companies
  - It has however increased the complexity and made the value chain much more sensitive to disruptions





## Riziko: Výpadek výroby finálního produktu kvůli selhání subdodavatele



**Držák na přední blinkry**

Určeno pro motocykly Ducati:  
M400/620/695/750/800/900/1000 ≥ MY02, MS4/foggy ≤ MY02, MS2R800/1000, MS4R, MS4R

**BANKRUPTCY**

Původní cena: ~~4.726 Kč~~  
Cena pro Vás po slevě: **518 Kč**

**KOUPIT PRODUKT**



### Výroba VW Passat vážne. Kvůli nám...

16.2.2017

Výrobu automobilů Passat v továrně společnosti Volkswagen v německém Emdenu narušily problémy s dodávkami záložek pro příhrádky v palubních deskách,...



Novinky ▶

<b>BUSINESS HIGHLIGHTS</b>	<b>RISK ASSESSMENT</b>	<b>RELEVANT EVENTS</b>	<b>FINANCIAL INFORMATION</b>	<b>BUSINESS MANAGEMENT</b>	<b>BUSINESS RELATIONSHIPS</b>	<b>ACTIVITY FEATURES</b>	<b>ADDITIONAL INFORMATION</b>
----------------------------	------------------------	------------------------	------------------------------	----------------------------	-------------------------------	--------------------------	-------------------------------

Identification

Highlights

**HIGHLIGHTS**

<b>RISK INDICATOR</b>	2 - Minimum Risk
<b>CREDIT LIMIT</b>	€26,655,000
<b>COMPANY STATUS</b>	Enable

Presence of Adverse Data

We have no negative information at hand

Latest Account Date

Dec 31, 2014

Primary Business Activity

Lavorazione dei metalli e della plastica

Activity Code - ATECO 2007

2441 - Production Of Precious And Semi-Processed Metals

Employees

874

Financial factors

<b>Total Assets</b>	<b>Current Assets</b>	<b>Current Liabilities</b>	<b>Inventory</b>
€198.691.038	€138.063.133	€96.852.151	€45.969.342

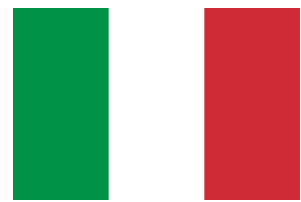
Standardizace výstupu lokálních dat/služeb přes SkyMinder

- vstupní brána k dalším možnostem na daném trhu

# Local data environment and sources – main figures



# From local data to Unique Selling Proposition



- Coverage of the 100% of Italian companies (about 6 ML)
- Financial Statements (with the deepest level of detail) available on the 100% of corporate companies (i.e. spa, srl less then 1 ML up to 6 ML active companies)
- Corporate linkages and ownership available onto the 100% of Italian companies (about 200k groups)
- Evaluation and Credit recommendation/appraisal available onto the 100% of Italian companies



Risk management program sdílení platebních zkušeností s možností tržních analýz, portfolio analýz nebo specifických reportů o firmách



### Payments Study

Textiles, apparel and accessories

Data up to March 2015

Marketing CRIBIS D&B



### Payments Study

FMCG Retailers/Chain Stores sector

Data up to March 2015

Marketing CRIBIS D&B



Payments Study 2015 -  
TIRE AND TUBE MERCHANT  
WHOLESALE

Data up to March 2015

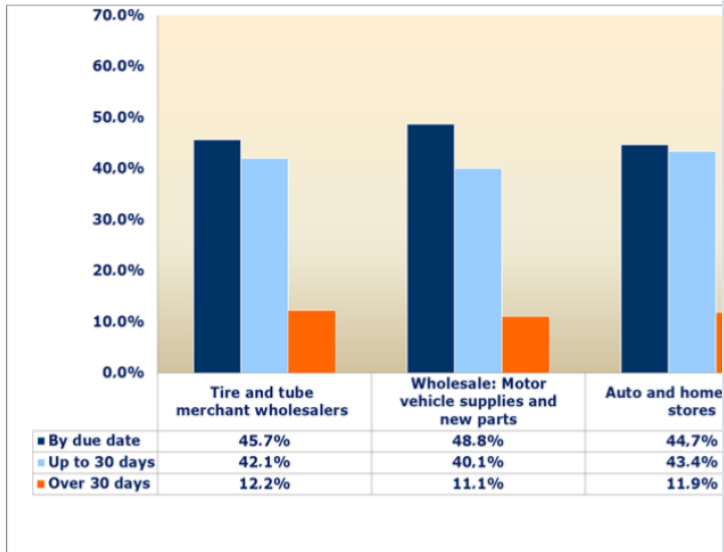
Marketing CRIBIS D&B

HIT RATE on payment data:

# 87%

© 2015  
**Payment Habits by delay classes**  
**Tire and tube merchant wholesalers - Q1 2015**

**Companies selling Motor vehicle supplies and new part wholes**  
**(48.8% pay by due date).**



iTRADE Lab

[Dashboard](#) [Portfolio Analysis](#) [Customer Analysis](#)

[View Customers List](#) [Save as PDF](#)

**AUCHAN SPA**

Last contributed on: 2/28/2017 Indexes calculated on: 3/21/2017

Headquarter: ROZZANO (MI)  
 Activity: Hypermarkets  
 Address: STRADA 8 PALAZZO N SNC Town: ROZZANO Village: MILANOFIORI Zip Code: 20089  
 Province: MI  
 Fiscal Code: 03349310965 Vat Code: 03349310965 CCIAA/REA: MI 1668908  
 Legal Form: Limited Company  
 Customer Code: 337759

**Additional Info**

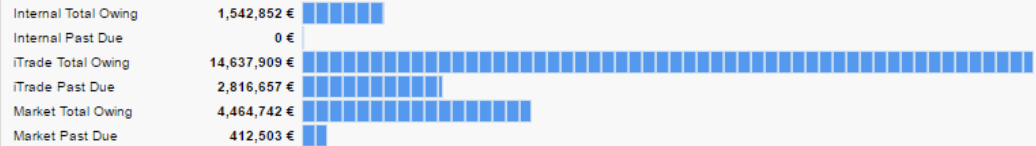
- Registered
- Part of Group
- Payments
- Balance Sheet available: 12/31/2015
- News

[Buy Report](#) [Monitoring enabled](#) [View in Power Monitor](#)

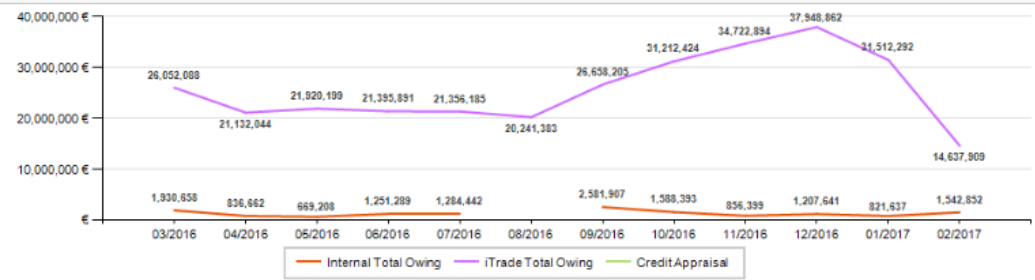
[Comparative Analysis](#) [Payments Behaviour](#) [Credit Appraisal / Total Owing Relationship](#)

There are foreign payment experiences

**Credit Appraisal / Total Owing Relationship**



**Credit Appraisal / Total Owing Trend**



## RISK ASSESSMENT

Legend ▾

The Solvency Rating[NG] and the balance sheet grade are generated on the basis of the calculation methodology of Euler Hermes.

## RATING

1.4

The Bürgel Solvency Rating[NG] predicts the probability of default within the next 12 months. Bürgel considers this company's solvency to be very good.

PROBABILITY OF DEFAULT FOR THE  
COMPANY

0.26 %

The risk of default is the probability with which a company in Germany will show payment defaults within a period of 12 months. The non-payment risk is assessed as very low to low.

AVERAGE RISK OF DEFAULT WITHIN  
SECTOR(S)

1.4 %

## CREDIT LIMIT

€9,100,000

## BUSINESS RELATION

permissible

## PAYMENT INFORMATION

## BEHAVIOUR DESCRIPTION

cash discount/within agreed terms

## Standardizace výstupu lokálních dat/služeb přes SkyMinder

- vstupní brána k dalším  
možnostem na daném trhu

## PAYMENT MORALITY INDEX

# Our Fields of Business



## B2B Reports

- Commercial reports for every business purpose
- Research- and monitoring services
- RiskCheck

## B2C Reports

- Solvency information on private individuals in real time
- Scoring systems
- Risk management

## Receivables management

- Creditor management
- Debt collection services
- Monitoring of titled claims
- Debt purchase

## Adress management

- Company addresses/ national + international
- Addresses of decision-makers
- Selection of target groups
- Data enrichment
- Data comparison

## Address research

- Online research
- Address enrichment
- Monitoring
- Address verification
- Deliverability check

## Data pool solutions

- Deutscher Debitoren Monitor
- Fraud Prevention Pool:
  - Early-warning system
  - Recognition of fraud
- Deutsches Schutz Portal (DSPortal)
- Individual Pool- and Monitoring solutions



# Active for you nationwide

## Bürger Headquarters, Hamburg

- Key account sales and customer support
- Central functions:
  - Quality control,
  - data protection,
  - marketing/PR,
  - IT and data bank management,
  - financing, etc.

## Branch offices & research centres

- On-site sales and services
- Local research and data management

## Bürger Partner Offices

- 30 regional offices

**Approx. 1.000 employees in the Bürger Group**



# Data Volumes

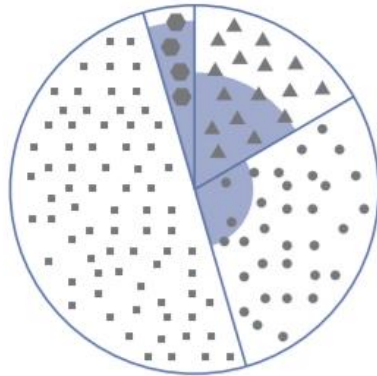


## Information on...

- **39 million** private individuals and **4 million** companies in Germany
- **2,9 million** unregistered enterprises/liberal professions
- **5,0 million** significantly negative data
- **6,8 million** debt collection datasets/negative payment experience information
- **4 million** company datasets and approx. 720.000 debt collection movements p.a. in the Deutscher Debitoren Monitor

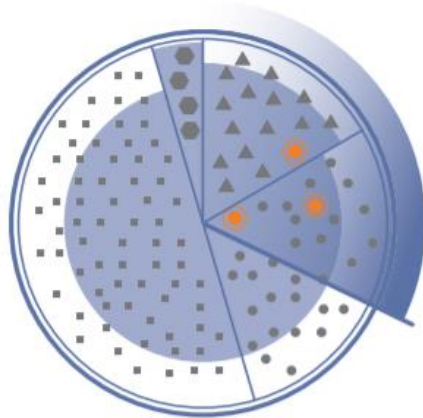
Permanent data collection of new entries and changes in real time

## Information and risk management



### Without DDMonitor:

Currently, you are monitoring the payment behaviour of approx. 10 % of your debtors. A standardised and reliable analysis of your entire customer portfolio on the basis of external solvency information is either too cost-intensive or not systematically achievable.



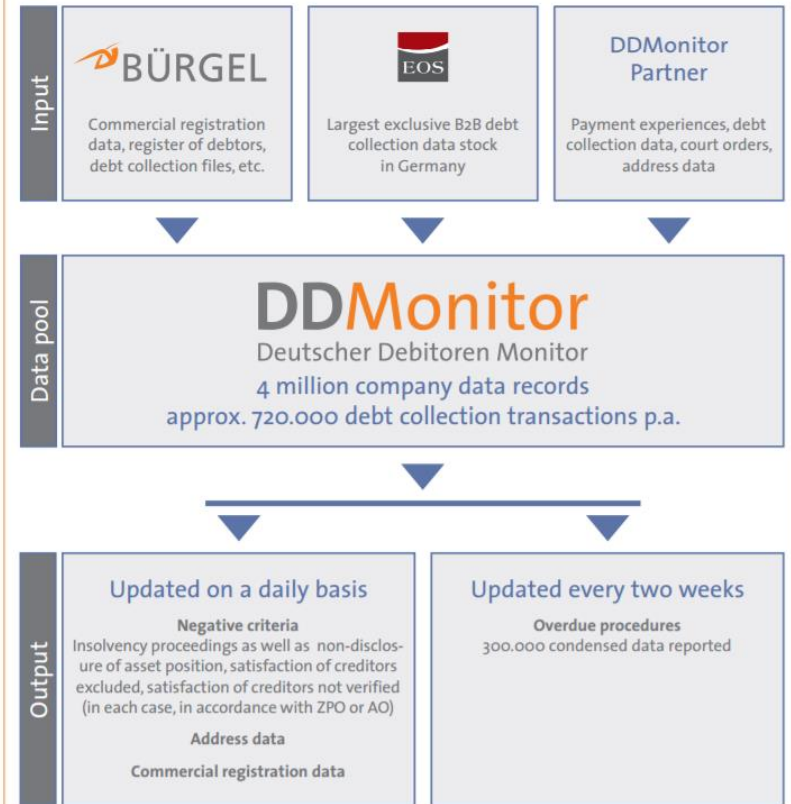
### With DDMonitor:

You continuously monitor the payment behaviour of approx. 80 % of your debtors. The standardised and reliable analysis of your entire customer portfolio on the basis of external solvency information is low-priced and can be quickly integrated into your existing system.

■ = available external information    ● = A customers    ▲ = B customers  
 ● = C customers    ■ = D customers    ○ = imminent risks



## DDMonitor sources



# CRIF Unique on the market (CHINA)



- Authorized to update China Customs Data every month
- No other BI vendor has the customs data
- Knowing the subject export portfolio and import country to judge the trade risk

Sales Summary		
Customer Quantity	30	
Domestic Sales Region	All over the country	
Sales Network	Domestic Area: All over the country Foreign Area: America and other countries	
Export Record		
Export to(2016)	UNITED KINGDOM	92.51%
	NETHERLANDS	2.09%
	CANADA	1.82%
	GERMANY	1.57%
	AUSTRALIA	1.09%
	OTHER	0.92%
Export Volume	USD 9,332,184.00 (1-5 2016)	
	USD 23,709,089.00 (2015)	
	USD 31,037,169.00 (2014)	
	USD 34,042,009.00 (2013)	

Purchase		
Purchase Summary		
Major Supplier Quantity	25	
Domestic Purchase Region	Shandong Province and surrounding area	
Domestic Purchase Content	Domestic Purchase: Fabric, production equipment, office supplies, etc. Foreign Purchase: Production equipment	
Import Record		
Import from(2016)	UNITED KINGDOM	50.42%
	ITALY	46.92%
	INDIA	1.67%
	OTHER	0.99%
Import Volume	USD 707,380.00 (1-5 2016)	
	USD 3,733,538.00 (2015)	
	USD 4,938,833.00 (2014)	
	USD 4,065,411.00 (2013)	

# CRIF Unique on the market (Con't)



- Multiple sources of financial statements with indication
- Picks the best statement to show
- Most BI vendors can only afford 1 source
- Indication of "Audited" or not

Income Statement (in thousands)		
Date	2012-01-01 to 2012-12-31	2011-01-01 to 2011-12-31
Source	3rd party 1	3rd party 1
Sales	34,373	36,186
- Cost of Goods Sold	31,331	33,854
- Sales Tax	47	35
<b>Gross Profit</b>	<b>2,995</b>	<b>2,297</b>
+ Other Revenues and Gains	--	--
- Administrative Expenses	1,211	962
- Operating Expenses	1,477	953
- Financial Expenses	-106	72
<b>Income from Operations</b>	<b>413</b>	<b>310</b>
+ Return on Investment	56	--
+ Subsidy Income	49	10
+ Non-operating Income	7	--

Auditor: Currency: CNY

Balance Sheet			
Date	2015-12-31	2014-12-31	2013-12-31
Source	3rd party 3	3rd party 3	3rd party 3
Audited/Consolidated	No/No	No/No	No/No
Currency Unit	Thousand	Thousand	Thousand
Cash	33,337.00	34,175.00	29,226.00
Short-Term Investment	--	--	--
Notes Receivable	--	--	--

# Non Skyminder reports

## - China Custom data report



### 1. China Import / Export Bill of Lading Report

- Given one HS Code (represented a particular product under the World Customs Organization system), and a period of time (max last 12 months), a report will be generated to give the intel of when, where, who, how much this product is imported into / export from China.
- List of importer / exporter list will be included.
- Good for exploring the China market and calculating one's market share on a specific product.

# Non Skyminder reports

## - China Custom data report (Con't)



## 2. Supplier analysis on target enterprise

- Given a specific buyer name and HS code, a report will be generated to give the intelligence of its suppliers (location / weight / no. of transaction) for the past 12 months. No details of pricing will be included.
- Good for understanding where and whom a potential trading partner is buying from.



# Non Skyminder reports

## - China Custom data report (Con't)

### 3. Importer list

- Given a HS code (with product description) and country, a report will be generated to give the intelligence of its suppliers (location / weight / no. of transaction) for the past 12 months. No details of pricing will be included.
- Good for understanding where and whom a potential trading partner is buying from.



## SANCTION LISTS

## WATCH LISTS

## PEP LISTS

- GLOBAL LEVEL
- LOCAL LEVEL

## WEB INTERFACE

## A2A Connectivity

## BATCH PROCESSING

Soulad s 297/2008 Sb. pro SK  
a 253/2008 Sb. pro CZ

### SERVICE

CRIF provides a simple tool to check a client against all major financial sanction lists published by regulators and other official national and international organizations and institutions. The service is provided through a standard webservice or a manual web application.

### DATABASE

The CRIF database offers all major financial sanction (Sanctions database) and PEP lists published by regulators and other official national and international organizations and institutions. The relevant financial sanction lists for your institution depend, among other factors, on your country or countries of residence and activity.

### CONTENT

The databases are based on legal requirements and structured in line with regulatory categories. All lists coming from various worldwide regulators and institutions are fully and consistently structured.

### FINANCIAL SANCTION LISTS INCLUDE:

- United Nations Security Council Consolidated lists
- European Union lists
- OFAC SDN / OFAC Consolidated lists (USA)
- FinCEN, 311 Special Measures list (USA)
- HM Treasury lists (UK)
- SECO / FDFA / FINMA lists (Switzerland)
- Liechtenstein lists
- Other lists from various countries/jurisdictions



### Sanction Lists Report

Ertscheldung		Ergebnis		Bemerkung	
Ertscheldung	Ergebnis	Ergebnis	Ergebnis	Bemerkung	Bemerkung
Ertscheldung	Ergebnis	Ergebnis	Ergebnis	Bemerkung	Bemerkung

Ertscheldungsinformationen		Ergebnis		Bemerkung	
Ertscheldung	Ergebnis	Ergebnis	Ergebnis	Bemerkung	Bemerkung
Ertscheldung	Ergebnis	Ergebnis	Ergebnis	Bemerkung	Bemerkung

AML-Check					
Person Information	Abgabe	Position	Spezial	Ergebnis	Ergebnis
Person Information	Abgabe	Position	Spezial	Ergebnis	Ergebnis
Person Information	Abgabe	Position	Spezial	Ergebnis	Ergebnis

- Select and acquire the information that best fits your needs.
- Simple integration by web service or batch file transfer for larger volumes, and manual web application for smaller volumes.

### BENEFITS

Sanction lists are in line with lists published by regulators and relevant institutions.

- Official authorities and sources
- Lists are reviewed by compliance specialists in order to fulfill regulatory requirements

### Daily update of relevant lists

- High quality, complete and up-to-date

### Audit-proof documentation

- Full documentation for regulators and auditors with description, dates of publication of the lists, and authority
- Selection depending on jurisdiction

### Cost-effective automatic screening for large numbers of names

- Well-structured, easy-to-integrate data
- Optimization of name matching and compliance process

### Worldwide coverage

“Without data you're just another person  
with an opinion”

– W. Edwards Deming





***Thank you for your  
kind attention***

***Děkuji za vaši pozornost***

***Grazie per l'attenzione***

[www.skyminder.sk](http://www.skyminder.sk)  
[www.cribis.sk](http://www.cribis.sk)