



Introducing a new horizon for SME Credit Scoring

A QUICK BACKGROUND

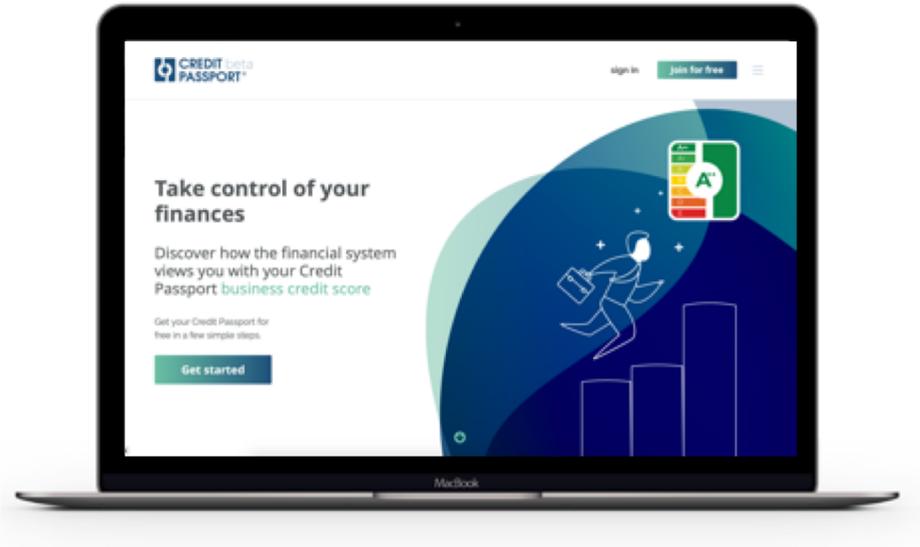
- **CRIF Realtime was born with the objective of developing Open Banking technologies**, in the space of credit scoring for SMEs
- Back in January 2018, **CRIF Realtime received the first AISP license granted** by the FCA, later passported in 21 countries and now backed up by a second license in Ireland – these premises **make CRIF the most transnational operator in the Open Banking space worldwide**
- CRIF Realtime was between the 3 cliptesters of banks API in UK, **helping the Open Banking authority defining the regulation standards**
- Thanks to 3 awards in the Nesta Open Up challenge, the most important competition on Open Banking, organized by the FCA and the 9 biggest UK Banks, CRIF Realtime received a data set of banking transactions that allowed the company to be **market ready with an Open Banking credit score for SMEs 8 months in advance of Open Banking coming into effect**



OPEN BANKING

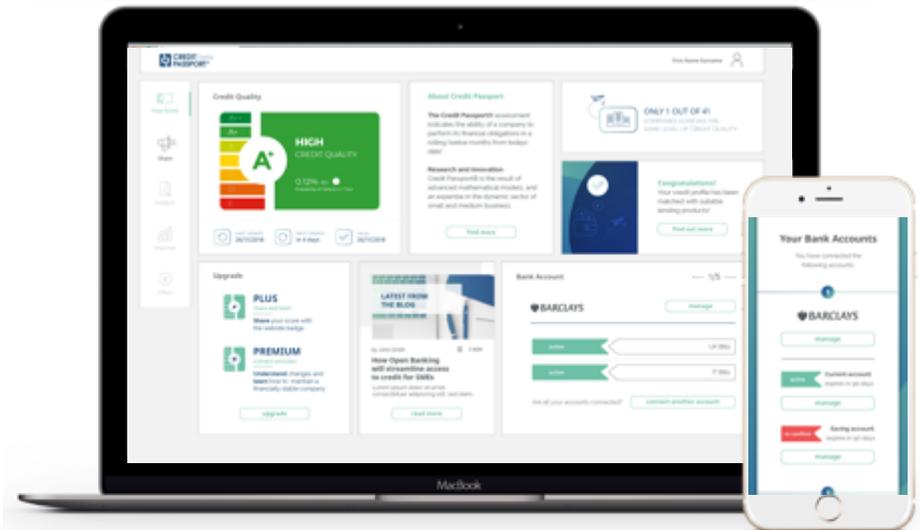


CREDIT PASSPORT & CREDIT GATEWAY API



The most sophisticated credit score designed for SMEs, using real-time behavioural data from Open Banking, ERP data from Cloud Accounting and Financial data.

Available for Free to SMEs through
Creditpassport.com platform



Available to financial institutions through
Credit Gateway API



WHAT'S BEHIND THE SCORE

1

Realtime Behavioural scoring,
Using PSD2 Open Banking connections



2

Financial Statements scoring

The only credit score designed for SMEs

Easy to understand - Instantly recognisable rating scale to communicate to their customers

Yet powerful - Constructed around international banking standards to give a true reflection of how the financial system calculates risk

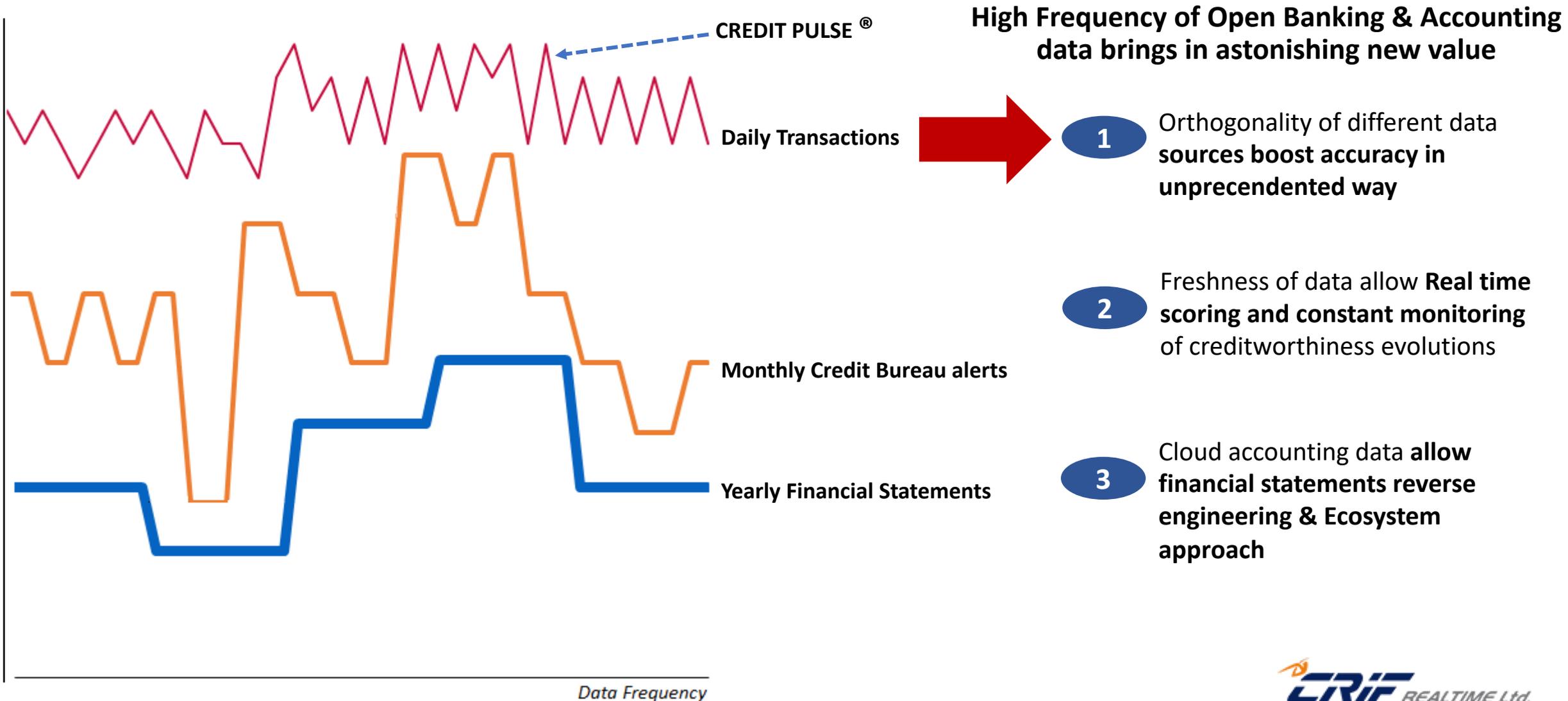


3

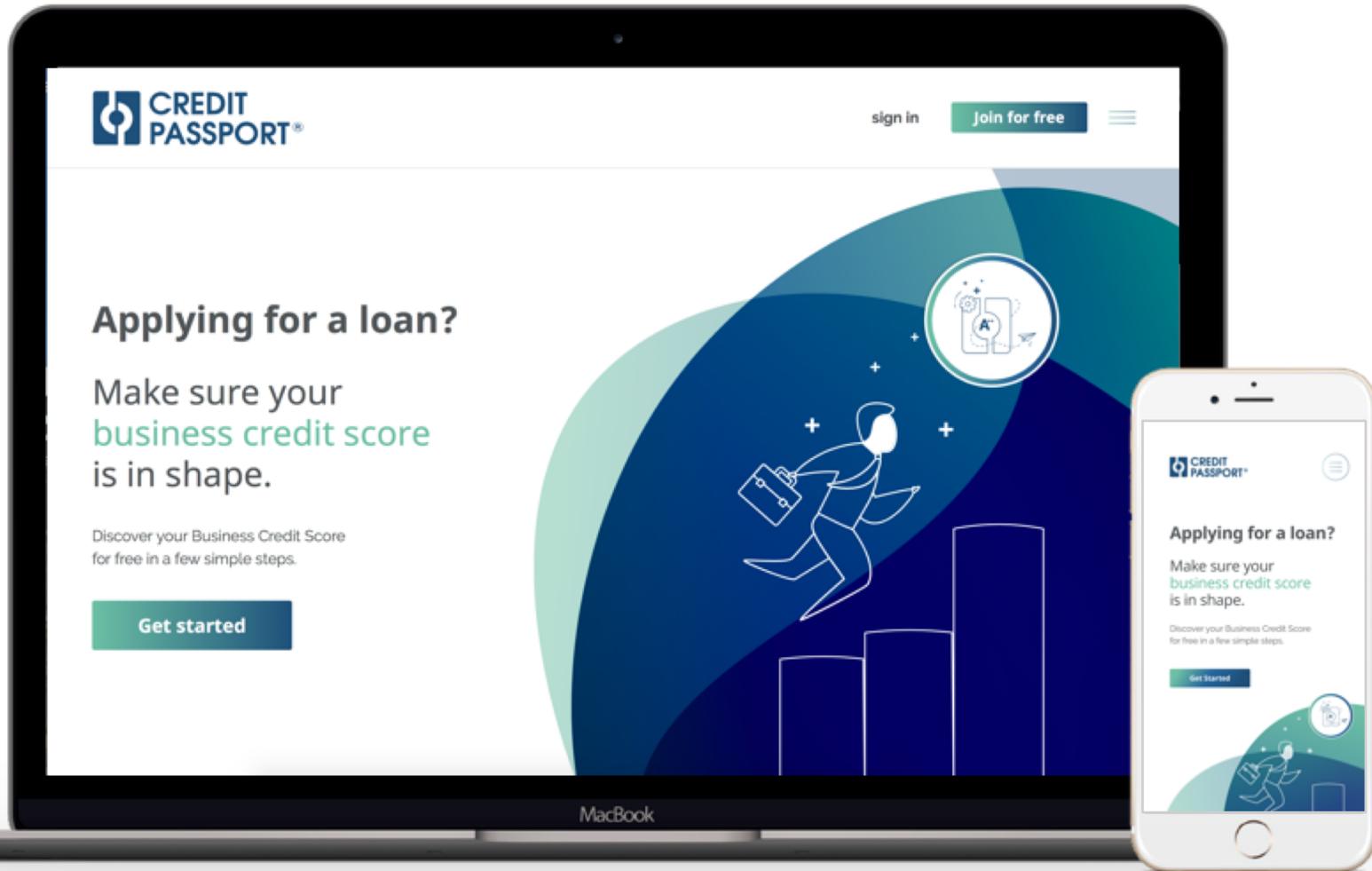
ERP and Cloud accounting scoring



WHAT'S CHANGING

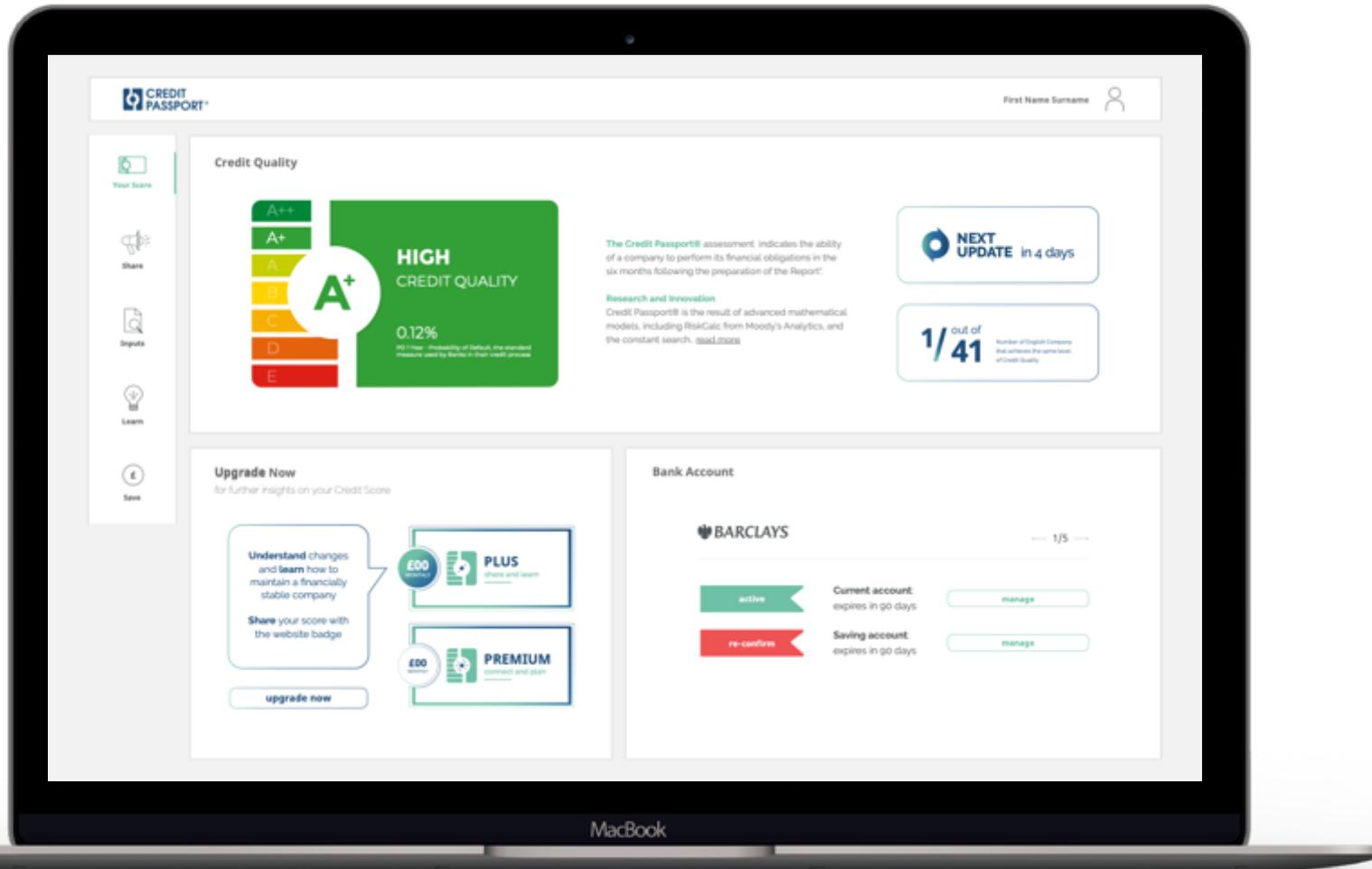


AND IF YOU ARE AN SME..



You can register for free and access your Real time Credit Scoring in less than 3 minutes

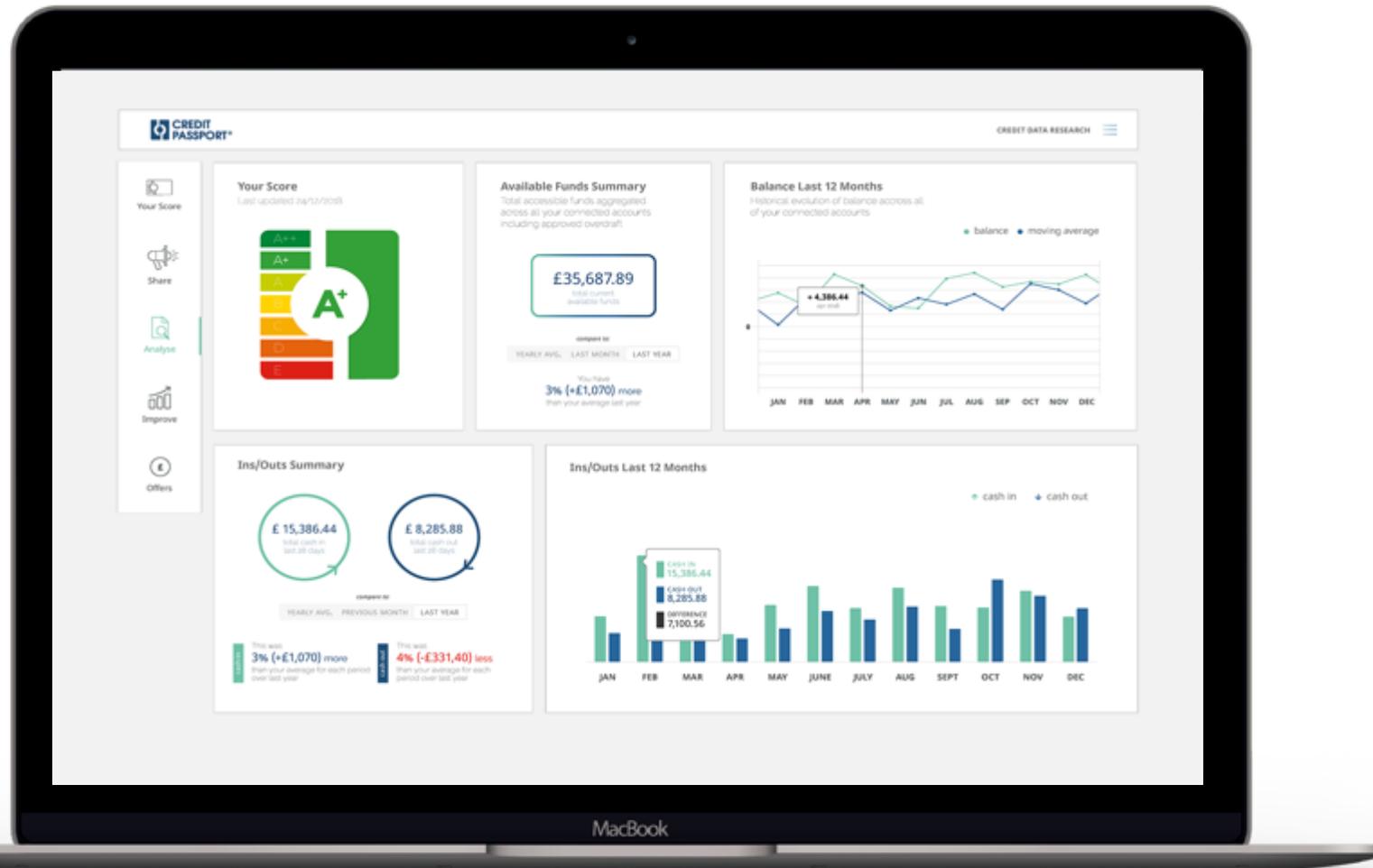
AND IF YOU ARE AN SME..



Understand what your score looks like & how financial institutions see you

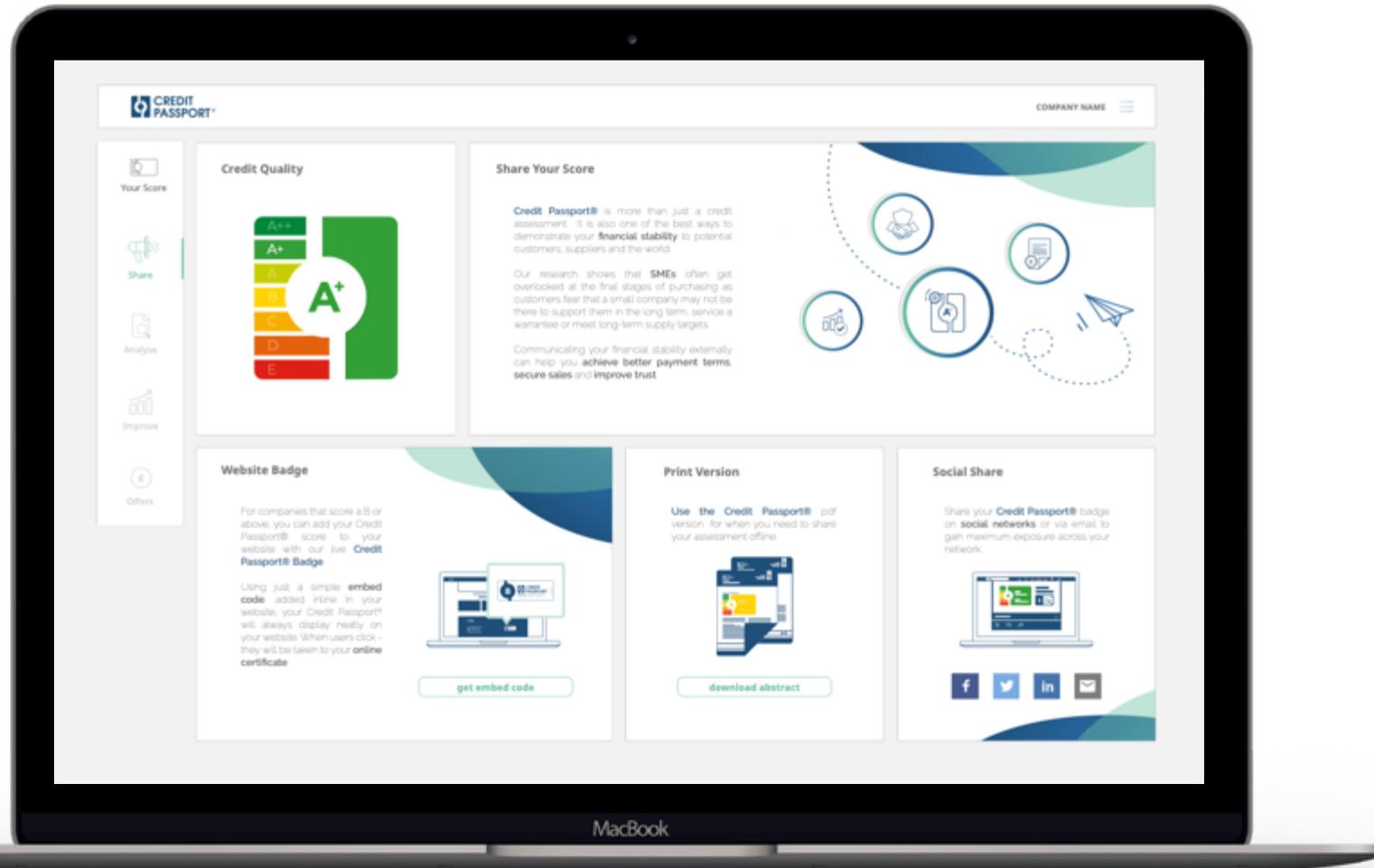
AND IF YOU ARE AN SME..

Have an aggregated view of your cash flows, liquidity inflows, outflows, financial calendar...



AND IF YOU ARE AN SME..

But also learn how to improve your score over time, and share the Credit Passport badge on your website to demonstrate your creditworthiness



AND IF YOU ARE AN SME..

And finally receive recommendations on the best financial product for you, based on your risk and demographic profile, but only when we know you need them

