



Introducing a new horizon for SME Credit Scoring

A QUICK BACKGROUND

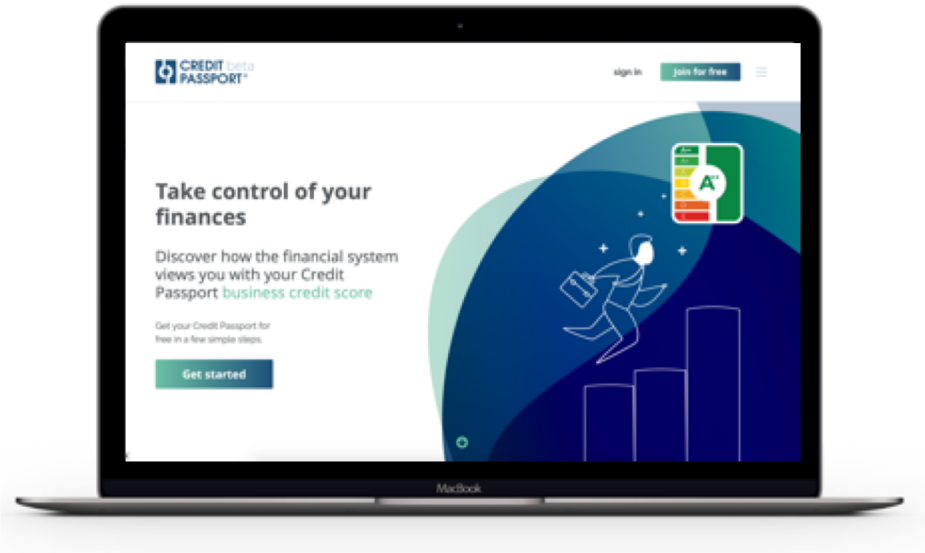
- **CRIF Realtime was born with the objective of developing Open Banking technologies**, in the space of credit scoring for SMEs
- Back in January 2018, **CRIF Realtime received the first AISP license granted** by the FCA, later passported in 21 countries and now backed up by a second license in Ireland – 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



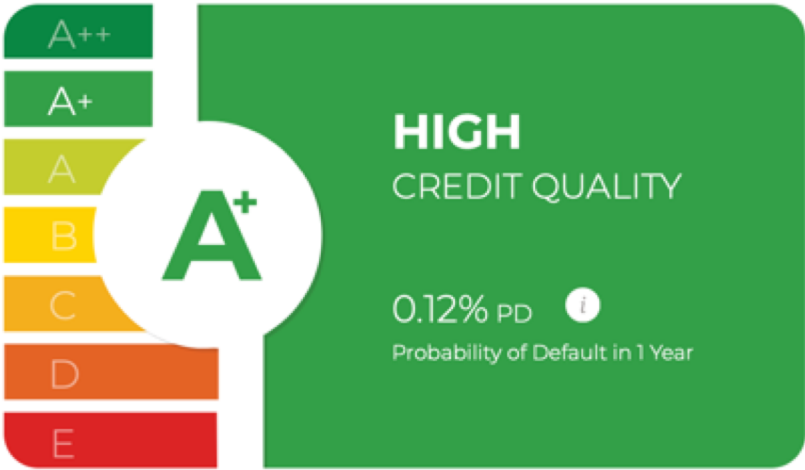
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Financial Statements scoring

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



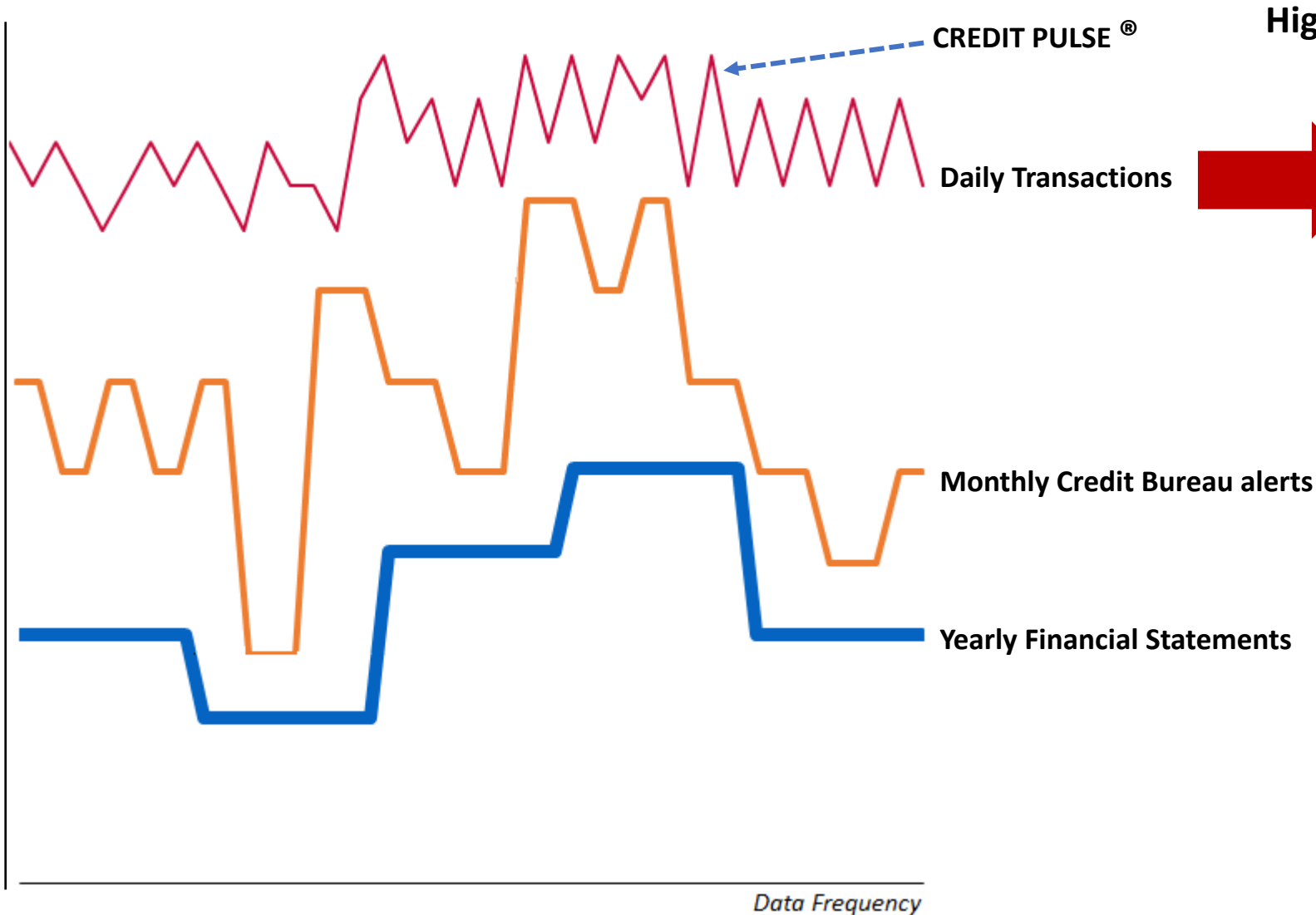
3

ERP and Cloud accounting scoring



WHAT'S CHANGING

CREDIT GATEWAY



High Frequency of Open Banking & Accounting data brings in astonishing new value

1

Orthogonality of different data sources boost accuracy in unprecedented way

2

Freshness of data allow **Real time scoring and constant monitoring** of creditworthiness evolutions

3

Cloud accounting data **allow financial statements reverse engineering & Ecosystem approach**

AND IF YOU ARE AN SME..



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



sign in

join for free



Applying for a loan?

Make sure your
business credit score
is in shape.

Discover your Business Credit Score
for free in a few simple steps.

Get started

MacBook



Applying for a loan?

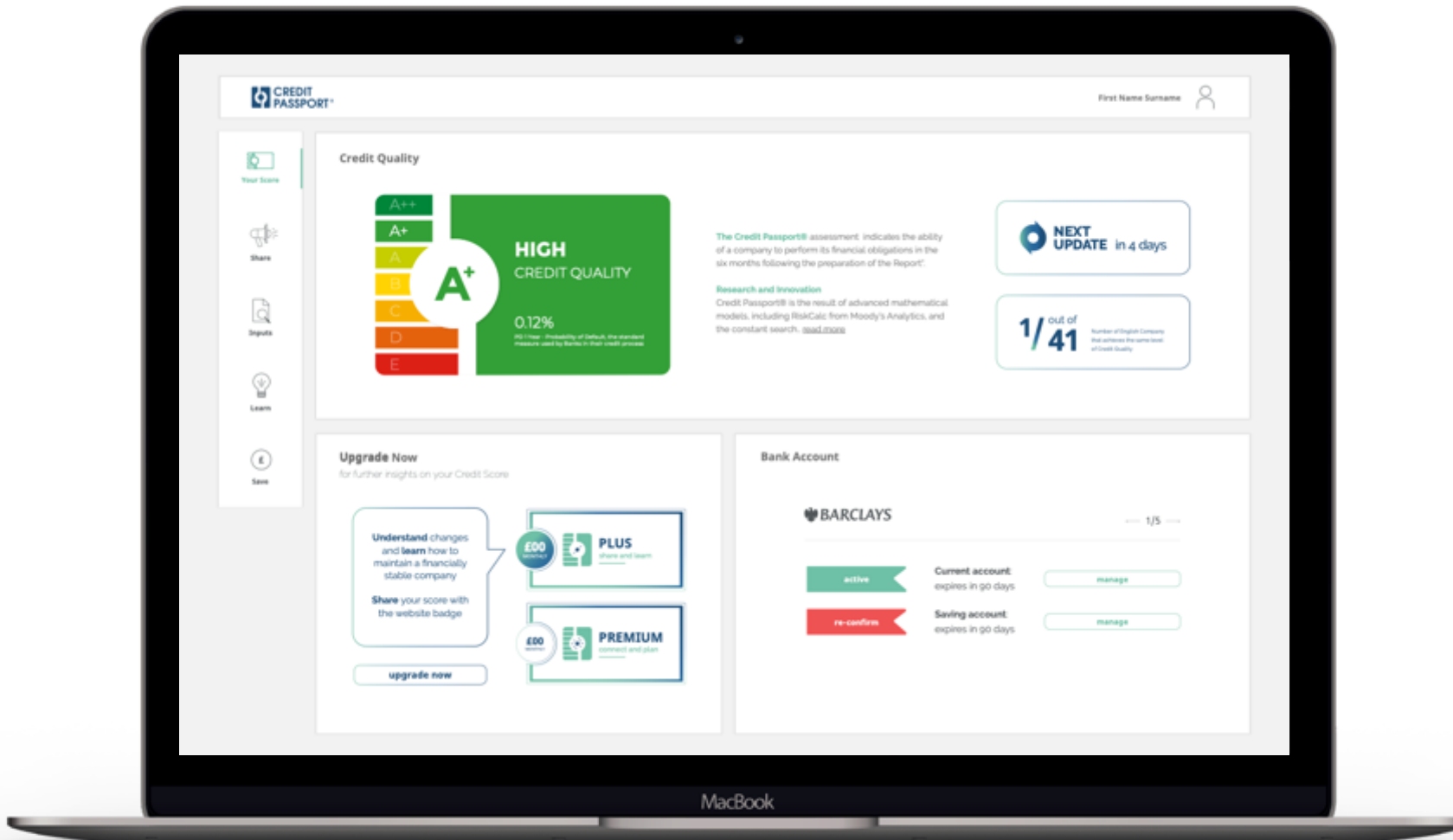
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Get started

AND IF YOU ARE AN SME..

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



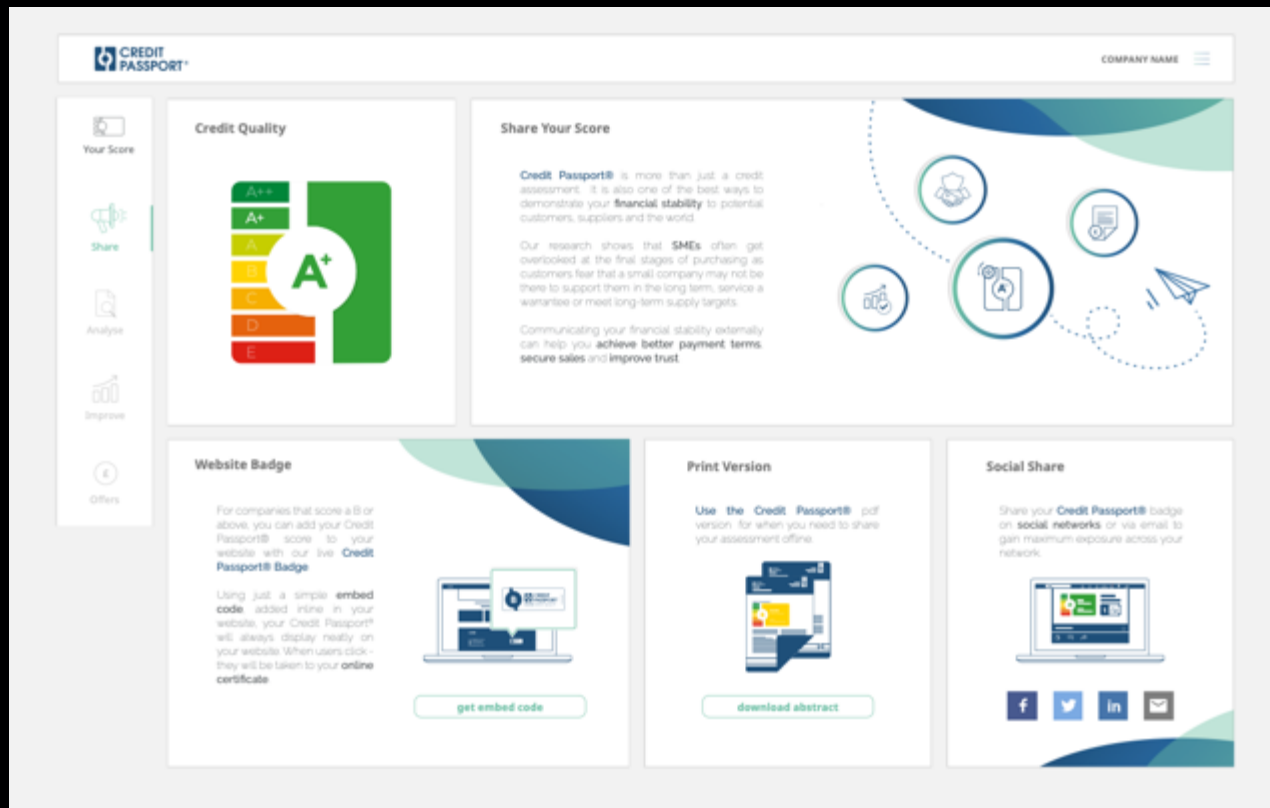
AND IF YOU ARE AN SME..

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

A screenshot of the Credit Passport dashboard displayed on a MacBook screen. The dashboard is divided into several sections: 'Credit Quality' showing a score of A+ with a corresponding badge; 'Share Your Score' with text explaining the benefits of the score; 'Website Badge' with instructions on how to embed the badge on a website; 'Print Version' with a 'download abstract' button; and 'Social Share' with social media icons. A sidebar on the left contains icons for 'Your Score', 'Share', 'Analyse', 'Improve', and 'Offers'. The top right corner of the dashboard has a 'COMPANY NAME' field.

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

