# Your SME Playbook

Pre-crisis Data Won't Be Sufficient For
Evaluating Your SME Clients.
Would You Like To Be More Effective?

Optimising Business Intelligence to Support Commercial Customer Profiling

Re-starting, stablising, and adjusting to a new normal, is likely to be top priority for most businesses at the moment. This will bring real challenges for many, as they try to adapt to new workflows, staffing capacity, credit flows, remote-working and regulatory obligations, while at the same time attempting to balance the books.

We're here to help! Discover how you can gather accurate information at point of sale and renewal, in order to appropriately assess and price risk. Insurers and brokers can uncover and understand information about any business and its stakeholders including company reports and documents filed at Companies House, director searches, ownership structure, mortgages and charges, bad debt judgments, financial health checks and credit ratings. Such services can enable insurers to establish the identity and financial status of any company, business, director or sole trader in the UK or across the world.
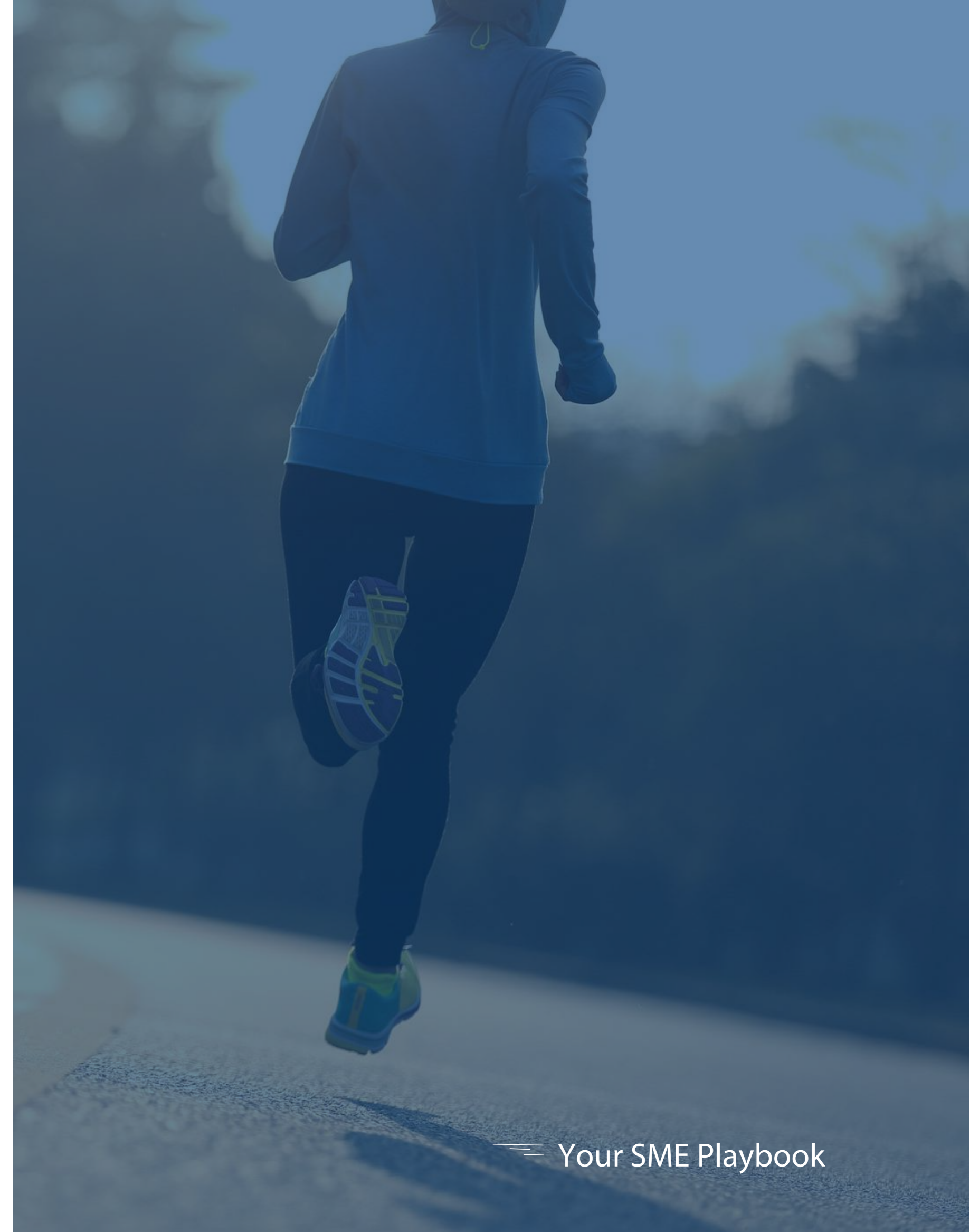
Likely Business Impacts

All macro-economic forecasts agree that there will be different impacts on different industries.
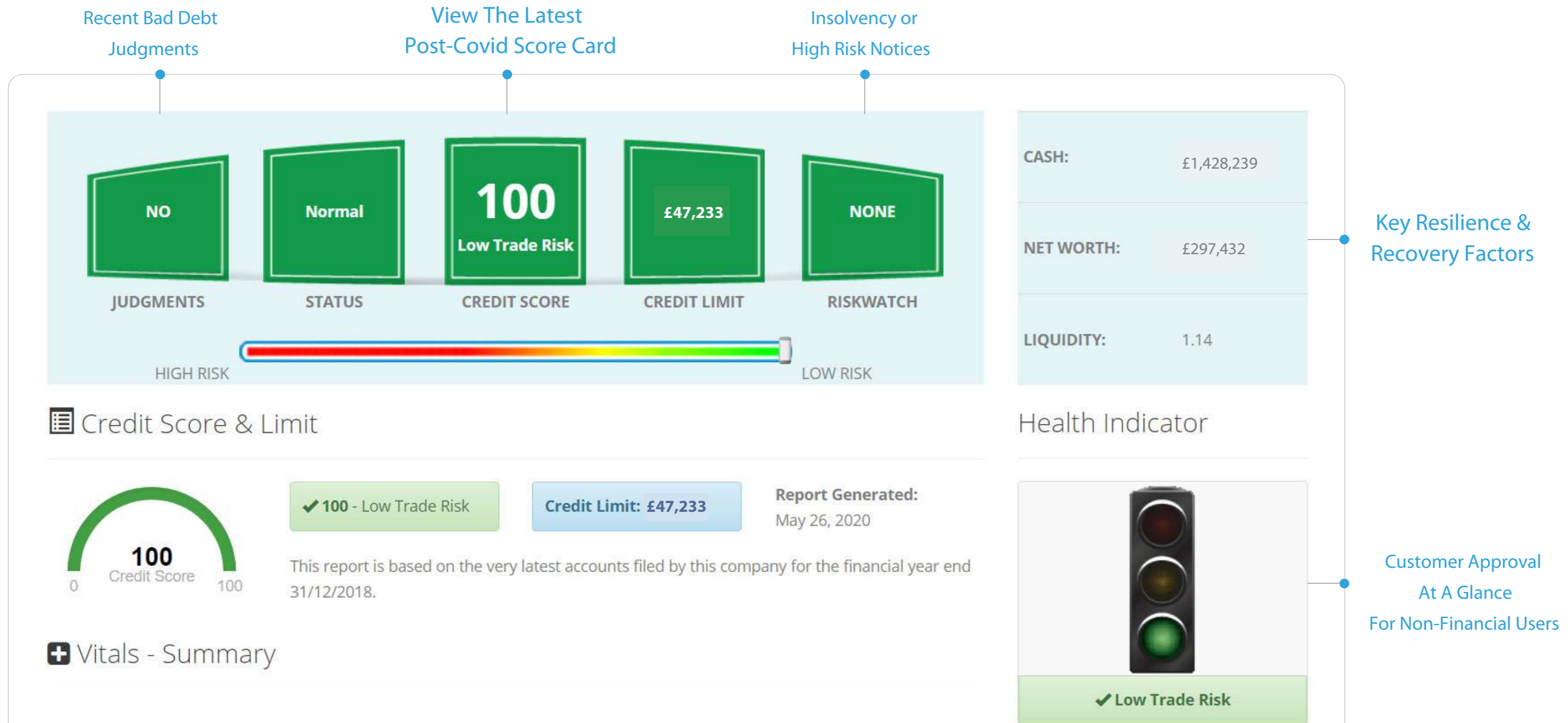
Certain industries linked to core needs (eg. food & beverages, health, telco) will have a more limited or no negative impact, while other industries more linked to social experience (eg. hotels & restaurants, leisure and travel) will suffer substantially greater challenges.

- Significant shrinkage in new credit provided by the financial industry

- Expected increase in the credit default rates both in business and consumer portfolios

- Expected explosion of Non-Performing Loans

- Risk attached to customers will shift as credit moratorium measures end

- Expected increase in provisions and credit losses

- Likely increase in corporate liquidations, closures and insolvencies

- New higher debt burden on companies as they look to begin repaying government liquidity support

Identify & Manage Risk

CRIF Decision Solutions' mulitple C redit Scorecard uses latest risk evaluation intelligence. By combining recent financial, industry and company data with the latest real-time alerts and risk monitoring, you can gauge risk quickly, and price cover with more confidence in a more uncertain post-Covid environment.

Recent Bad Debt Judgments

View The Latest Post-Covid Score Card

Insolvency or High Risk Notices

NO	Normal	100 Low Trade Risk	£47,233	NONE
JUDGMENTS	STATUS	CREDIT SCORE	CREDIT LIMIT	RISKWATCH

HIGH RISK   LOW RISK

CASH: £1,428,239

NET WORTH: £297,432

LIQUIDITY: 1.14

Key Resilience & Recovery Factors

📋 Credit Score & Limit

Health Indicator

100 Credit Score
0   100

✔ 100 - Low Trade Risk

Credit Limit: £47,233

Report Generated: May 26, 2020

This report is based on the very latest accounts filed by this company for the financial year end 31/12/2018.

➕ Vitals - Summary

✔ Low Trade Risk

Customer Approval At A Glance For Non-Financial Users

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Your SME Playbook

Portfolio Management

Risk Audit Dashboard

[View PDF] [Save to Cloud] [Print] [Share]

| All Updates | Credit Score Updates | Bad Debt Judgments | Adverse Doc Filings | RiskWatch Alerts | Status Changes | |

NAME	DATE	EVENT	DETAIL	SCORE	Current Rating
Inver Retail Limited	11/03/20	Adverse Doc Filing	E2 - Appointment of Liquidator	From 0 - To 0	🔴
Allied Carpets Limited	08/04/20	Adverse Doc Filing	E2 - Appointment of Liquidator	From 30 - To 0	🔴
Efficient Lawn & Garden Landscaping Ltd.	06/04/20	Bad Debt Judgment	Amount - e13,049	From 30 - To 20	🔴
Visionnet Limited	12/05/20	Credit Score Update	New Accounts Filed	From 89 - To 100	🟢
Zararose Developments Limited	08/04/20	Adverse Doc Filing	E8 - Appointment of Receiver	From 19 - To 0	🔴
Time Machine Limited	06/05/20	Credit Score Update	New Accounts Filed	From 47 - To 66	🟠
Time Machine Limited	06/05/20	RiskWatch Alert	Auditors Note	From 47 - To 66	🟠
Inver Retail Limited	28/02/20	RiskWatch Alert	Meeting of Creditors	From 19 - To 0	🔴
Hyde Court Property Management Company	27/04/20	Credit Score Update	Strike Off Listed	From 19 - To 0	🔴

View the risk levels of your entiire customer base at a glance in one simple offline file.

⚠ Risk Profile

The average credit score of your monitoring portfolio is **74.5**, which is below the overall average score of **76.3**.

Identify higher risk customers in your portfolio with our batch screening solutions, including...

- Credit Score & Limit
- Adverse Filings
- Bad Debts
- Risk Changes

Your SME Playbook
BACK IN BUSINESS

Enhanced Early Warning

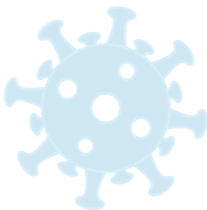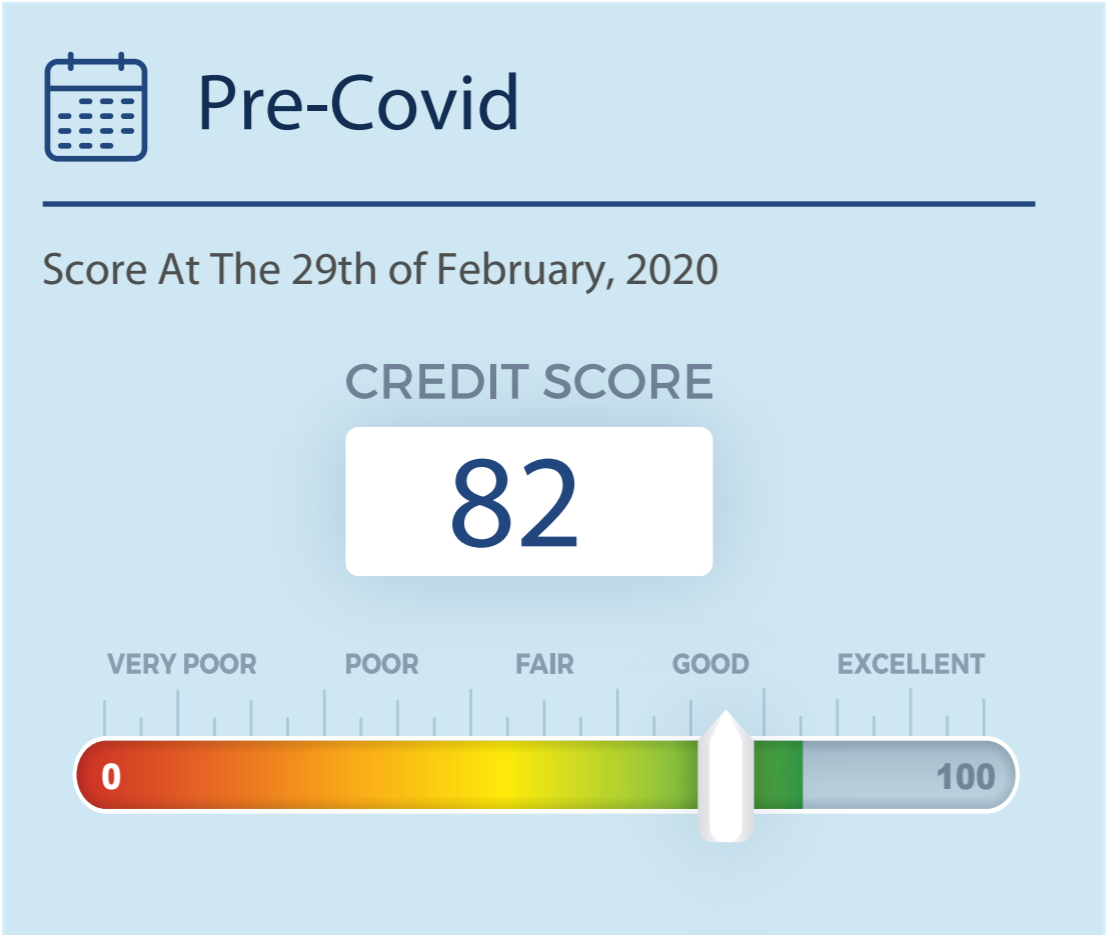| CUSTOMER UPDATES	RISK & CREDIT UPDATES	DOCUMENT UPDATES

Being one of the first to know is likely to become increasingly more important in the months ahead.

Over 100 early warning triggers monitored daily on each customer

Spot higher risk customers faster	Minimise financial loss from bad debt	Adjust credit terms as risks increase	Receive advance notice of liquidations

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BACK IN BUSINESS

Pre & Post-Covid Scorecard

Companies who are well capitalised, with strong liquidity, in less affected industries are likely to be lower risk in the months ahead. By including a Pre-Covid score on our Credit Reports you can view the full story on a customer or supplier and easily compare a company's pre-crisis and post-crisis position, to make a more informed decision.

Pre-Covid

Score At The 29th of February, 2020

CREDIT SCORE

82

VERY POOR   POOR   FAIR   GOOD   EXCELLENT

0   100

VS

Post-Covid

Score Today: At The 1st of November, 2020

CREDIT SCORE

51

VERY POOR   POOR   FAIR   GOOD   EXCELLENT

0   100

Unlock Open Banking Opportunities to Deepen Your Relationship with SME Clients

This innovative solution was created to take your business and consumer credit evaluation process to the next level!
Using our open platform we can aggregate data coming from mulitple banks and in different languages
greatly improve your credit decision process.

At it's core, our open platform leverages our ability to provide access to your customer's bank accounts through our permissions under the new Open Banking and PSD2 directive. This solution will enable you to retrieve and assess current account bank information with the customer's consent. Using bank account data in this way, you can greatly enhance your ability to provide credit with confidence, and strengthen and develop profitable opportunities. Using advanced scoring blended with open banking data, we can work to better calculate your decision KPIs, enhancing your ability to make rapid but informed decisions.

Thanks to its sister company CRIF Real Time, which is AISP certified in 31 countries, CRIF is able to offer insurers and brokers an innovative approach to commercial insurance. By leveraging access and sharing banking data, CRIF will help you build services that are more targeted to the needs of your SME clients, and add a new dimension of value to your insurance propositions.

CRIF believes in the importance of ecosystems as a key source of growth and value. New opportunities exist for partnerships and distribution in wider cross-industry ecosystems, and new solutions are available to fully embrace open insurance.

OPEN BANKING

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How Can Insurers & Brokers Access Their SME Clients' Open Banking Profiles?

4 EASY STEPS:

1. Introduce Credit Passport to your SME clients. By partnering with CRIF, you can present Credit Passport® to your SME clients as a complimentary co-branded service. Credit Passport® is a real-time credit report used by banks, alternative lenders and comparison platforms, which provides the most accurate and current view of an SME's credit quality.

2. SMEs join Credit Passport for free by creating an account and accepting the Privacy Statement.

3. SMEs benefit from Credit Passport thanks to free access to the Credit Passport score and COVID business resource tools.

4. Insurers and brokers can access their clients' open banking profiles, benefitting from an "augmented" knowledge of their SME clients, all PSD2 compliant, and leverage dynamic & accurate data.

Sales & Marketing

As consumer spending decreases, tighter margins coupled with an increase in liquidations will likely lead to more widespread pre-screening of customer portfolios at on-boarding, as well as scheduled reviews.

Pre-crisis data won't be sufficient for evaluating customer reliability. Trust that previously existed in business relations will be replaced by a risk-based assessment for evaluating your SME clients' reliability.

How to pre-screen and win customers in the new business environment?

| Companies will look to identify the impact of the crisis on their top customers. | Risk assessment will become part of customer targeting and on-boarding. | Greater need for integrated real-time data to verify customer reliability and creditworthiness |

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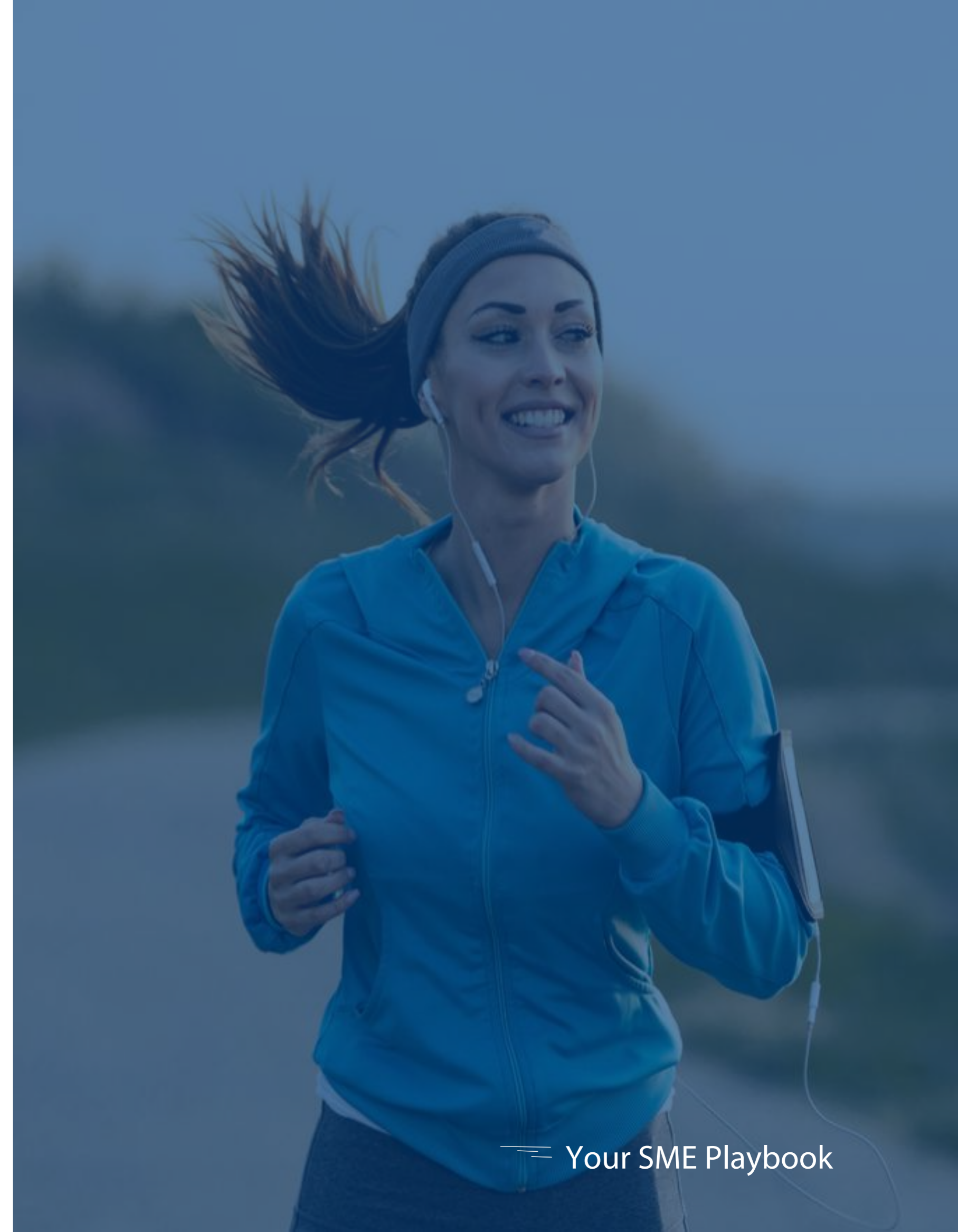
Screening New Customers

More than ever, growing your business will be a two-step process.
One - winning the sale, and two - appropriately pricing commercial insurance policies.

In a new cost-conscious environment, customers are likely to be less loyal and more open to movement based on price and value. With industries likely to emerge from hiberation at different rates, many forward-looking businesses will seek to take advantage of this new customer fluildity.

With the UK's largest database of companies we can help you better manage your book of business by supporting your marketing and sales activities. Solutions include...

CRM integration of our data to empower your sales activities, pre-fill forms, fast-track customer approvals and ensure your team always knows more on any prospect.

Importable pre-screened actionable data to help you drive lead generation. Highly targeted business lists focusing on growth industries, to help you identify your future customers, with positive ratings.

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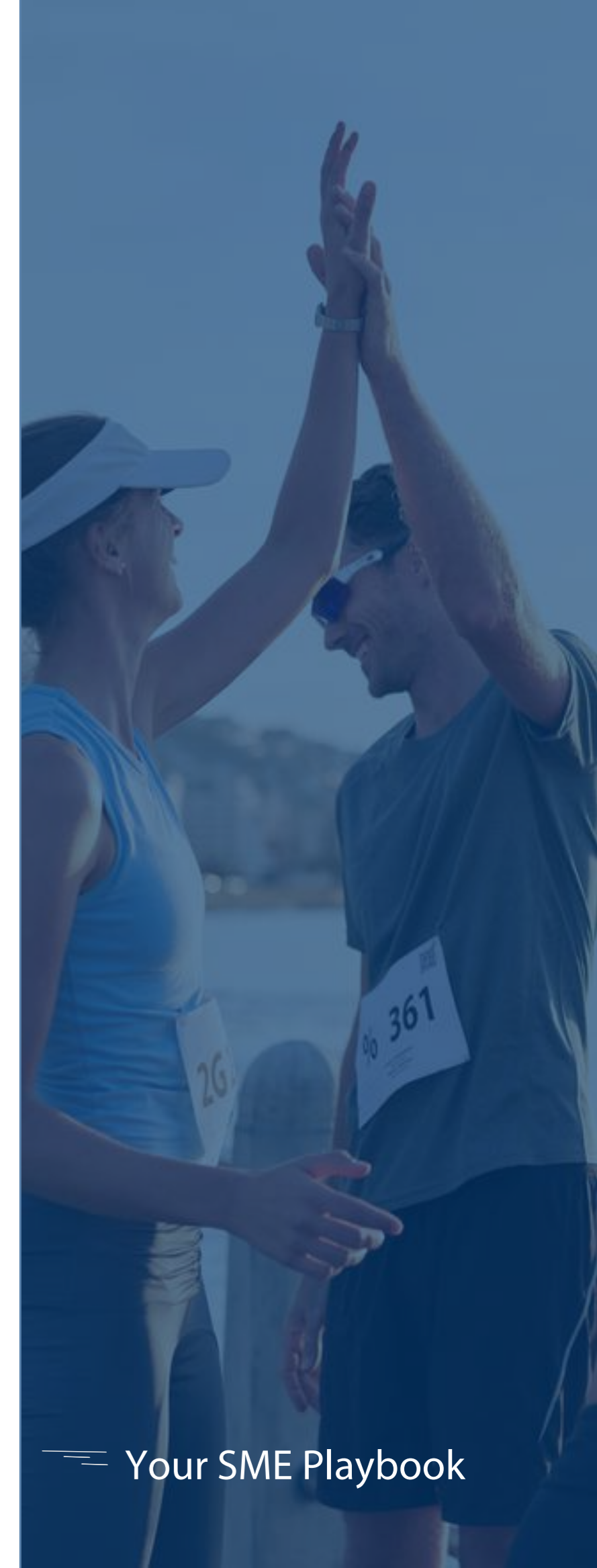
AML, Compliance & Due Diligence

Organizations will face tough post-crisis challenges. In the areas of compliance, AML, KYC, due dligence and customer on-boarding, we'll likely see a move towards cost cutting and process efficiency, as businesses look to do more with less.

Manual processes and business checks will be reviewed, suppliers will be asked to deliver savings through more automated data workflows, either through batch data enrichment projects or API integration of KYC data directly into the heart of an organisation's customer approval systems.

How to save on due diligence costs in the new business environment?

KYC savings can be made by enriching customer portfolios in automated batch processes.

Manual checks around Persons of Significant Control, PEP, AML / KYC will be replaced with API and batch solutions to achieve efficiencies.

Greater need for integrated or automated compliance, credit and counterparty approval.

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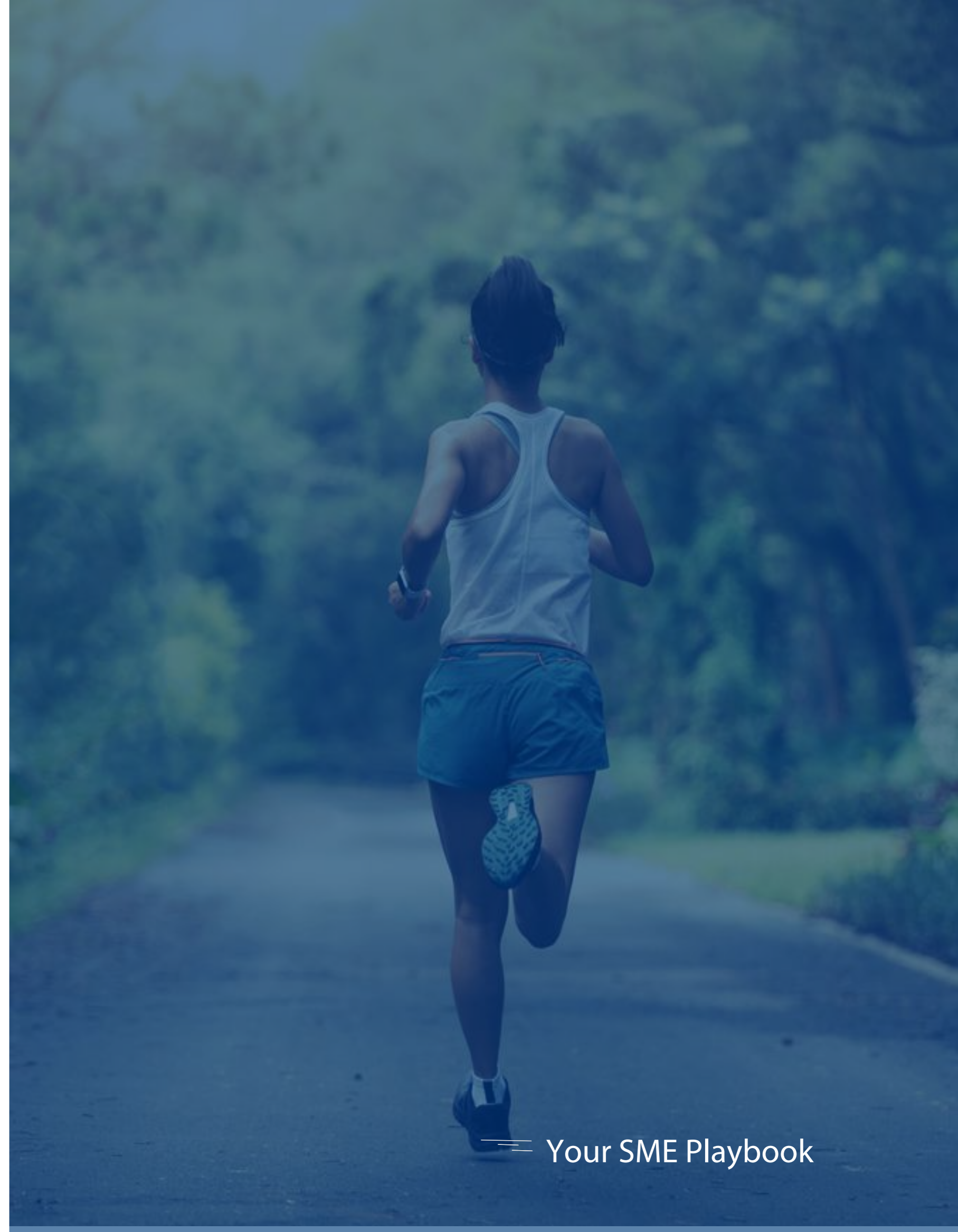
Savings From Batch Data Processes

PERSONS OF SIGNIFICANT CONTROL (POSC)	PEP & SANCTION CHECKS	AML/KYC DATA ENRICHMENT

Doing more with less, will drive efficiencies to process and deliver AML data automatically for a lower cost.

Batch data enrichment and cleansing of customer datasets will become more commonplace.

Hassle free, automated delivery of customer POSC for less than the cost of manual checks.	PEP and Sanction checks run in batches and monitored for change to minimise cost.	Batch identification of the legal entities behind customer records and auto supply of KYC docs.	Enriched customer data for faster customer approvals and smoother workflows.

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Digital Transformation

Never before have organisations experienced such a vast
digital transformation in the space of a few weeks.

Remote working, digital meetings, online stores, shared file hubs, and many more examples of business resilience, have had a transformative effect on the way organisations, both large and small, now operate. As we've passed the tipping point, this digital drive is likely to continue.

Customer approvals and on-boarding as well as digital transformation solutions will be performed more and more digitally: Compliance, KYC, AML, and risk screening from 4 separate steps to one user flow. The goal of this software will be to deliver solutions that can search and combine data from multiple data sources into one convenient report, interpet that report and automicatically make a decision based on company policies.
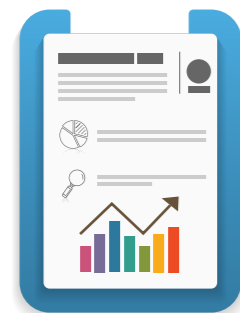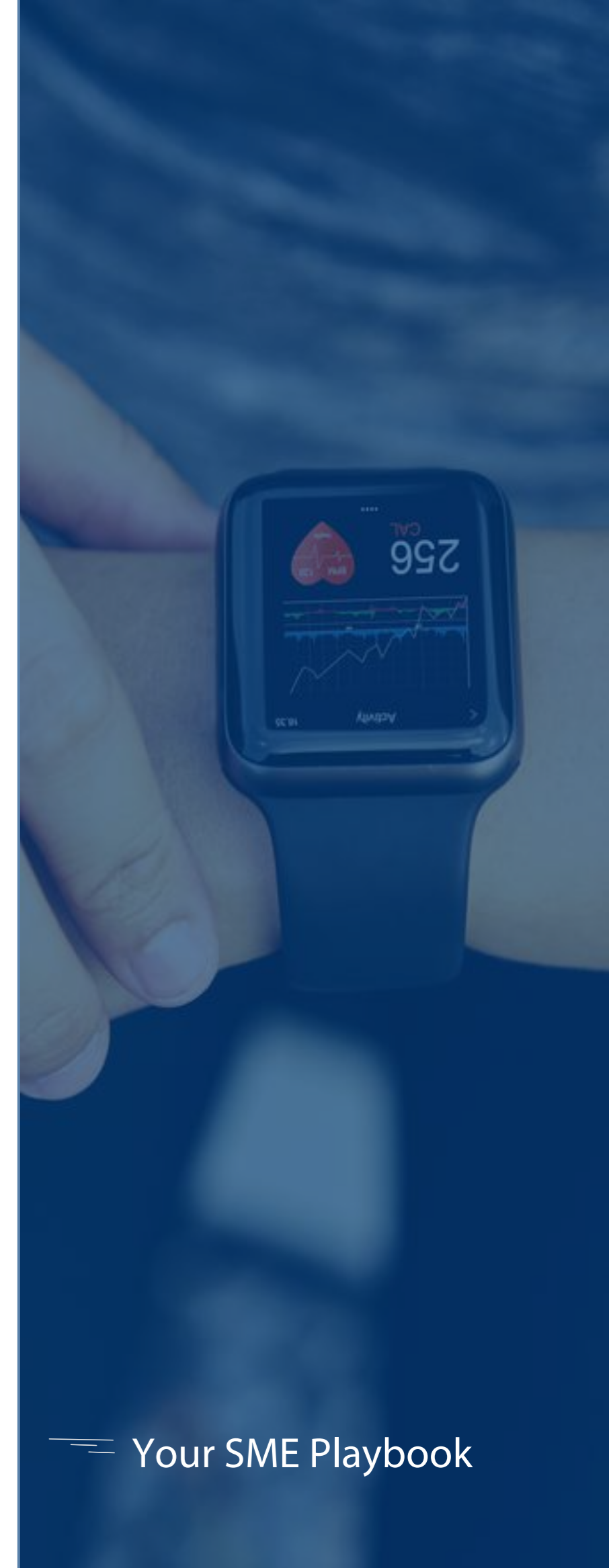
CREDIT APPLICATIONS
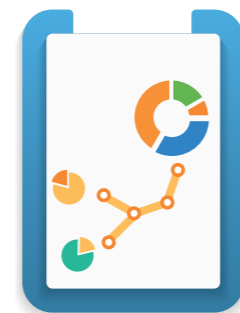
**MULTIPLE
DATA SOURCES**
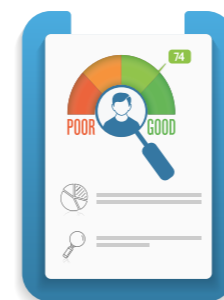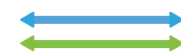
**COMBINED
VIEW**

Data can be interpeted by a decision engine based on company rules to automatically recommend the next steps.

We Are CRIF Decision Solutions Ltd

CRIF Decision Solutions Ltd, a CRIF Group company, provides information services, consumer profiling and digital solutions for the UK insurance industry to support decision management, fraud prevention and digital transformation. It is also the outsourcer appointed by Claims Portal Ltd. to operate the RTA, EL and PL portal. CRIF Decision Solutions Ltd has been supporting the UK insurance industry for over 20 years and is a provider of the Claims and Underwriting Exchange Register (CUE).
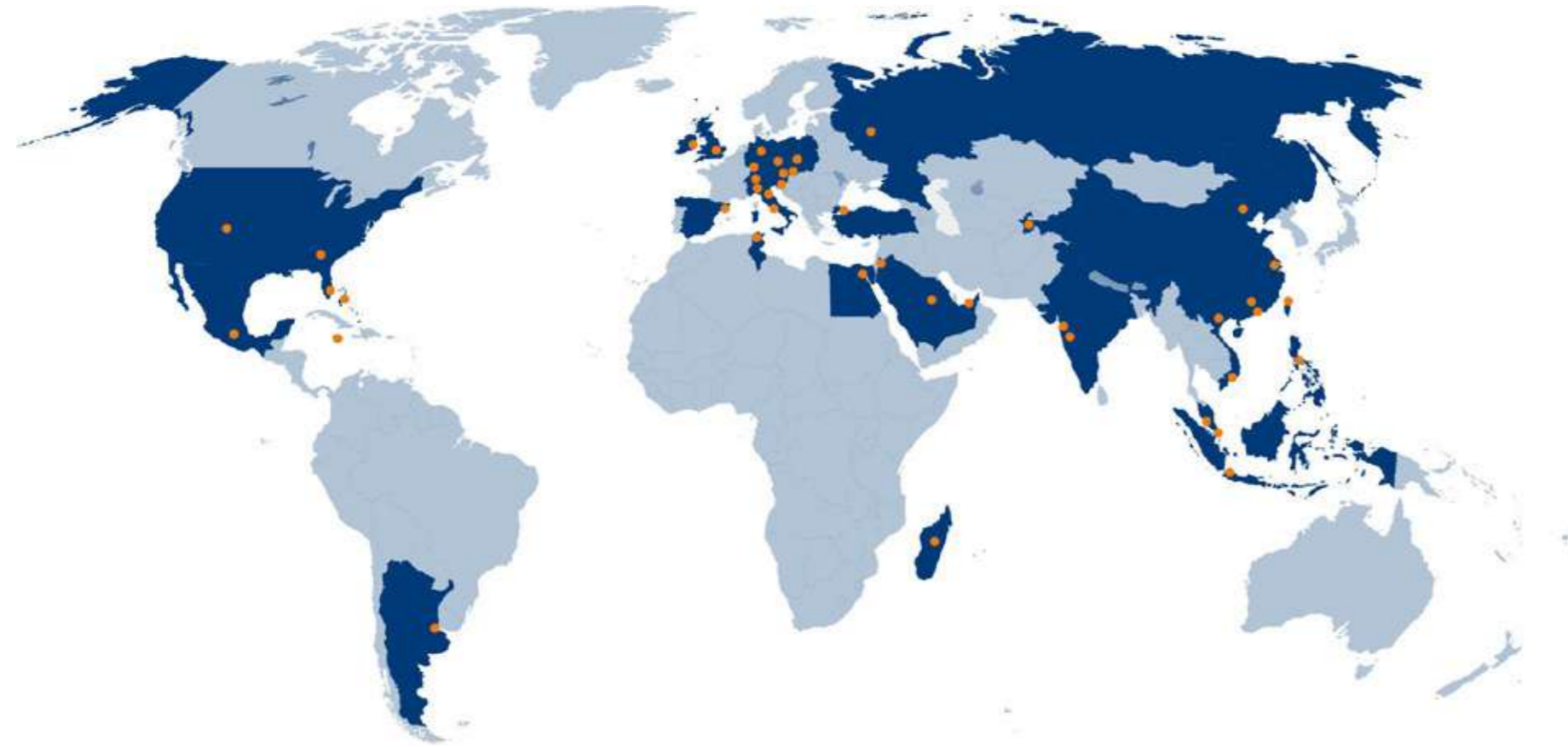
CRIF Worldwide Presence

CRIF is a global company specialising in the development and management of credit bureau services, business information systems and credit solutions.

Established in 1988 in Bologna (Italy), CRIF has an international presence, operating over four continents (Europe, America, Africa and Asia). CRIF is the leading provider in continental Europe of banking credit information, one of the key players worldwide providing integrated services and solutions for business & commercial information and credit & marketing management, and is included in the prestigious FinTech 100, a ranking of the leading global technology solution providers to the financial services industry.

Over 6,500 banks and insurance companies and more than 55,000 business clients use CRIF services in 50 countries around the world

For more visit - www.crif.co.uk

The CRIF Decision Solutions
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For further details simply call our Informaion
Specialists today.

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