



Together to the next level


ICAP CRIF Products & Services

Act on intelligence



ICAP CRIF S.A. is the only company in Greece registered as:

- Credit Rating Agency (CRA), by the European Securities and Markets Authority (ESMA)
- External Credit Assessment Institution (ECAI) by the Bank of Greece
- Accredited Source of Credit Ratings for Greek Enterprises in the context of Eurosystem implementation, by the European Central Bank.



The value of business intelligence for informed business decisions

Our business is about intelligence

The need to inform businesses about the financial and commercial performance of their customers and partners has become a need for intelligence to make informed decisions.

ICAP CRIF monitors and actively participates in the rapid developments affecting business, as it promptly assimilates and implements globally generated new intelligence, while constantly developing services for the benefit of its customers.

It has the largest business data base and, by taking full advantage of its many years of experience, specialist analysts and new technologies, has developed modern and integrated solutions for business information, analytics and ratings, credit and risk management, sales & marketing, risk training and consulting services covering the ever-increasing needs and demands of businesses.

It has also developed partnerships with leading international companies, Dun & Bradstreet and Kompass, to provide modern B2B solutions with access to global business information bases.

- Business Information & Credit Risk Solutions
- Ratings & Analytics Services
- Marketing & Sales Solutions
- Consulting & Technology Solutions
- Risk Training Institute



Business Information & Credit Risk Solutions

The prospect of a productive, extrovert and smart economy, with strong competition but also risks, creates the need for companies to utilise business information to better understand their customers and partners.

ICAP CRIF also provides its products and services using the icapb2b.gr platform to capture the full value of business data and of technology that you need to run a competitive, profitable and flexible customer-oriented business.

Business Information Services

Business & Transaction Reports,
Financial Statements



ICAP CRIF Business Reports are a unique source of business information that can help offer reliable insights into the operation, profitability and stability of a business.

Using **Transaction (Alert) Reports** to get up-to-date information on your customers' transactional behaviour and events that may affect your partnerships, combined with commercial information and financial figures, you can support low- or medium-risk decision-making.

Financial Statements provide information on the historical evolution of a Company's or Sector's accounts and ratios.

Business Family Tree



Deciphering commercial relationships between companies, groups and individuals is a crucial and complex process with numerous benefits.

With Business Family Tree, it is now easier than ever to find entities of interest and see and analyze all the companies, groups or individuals associated with these entities to gain a better understanding of possible risks and discover new sales opportunities.

Audit.Spot



Audit.Spot is an application that classifies Financial Statements based on the comments from Certified Auditors. The platform enables users to search for companies based on criteria and comments which focus on a company's financial year, to know whether or not they are audited by Certified Auditors, thus making it easier for them to investigate the companies' financial position and performance.

Data.Prisma



Data.Prisma is a modern tool for analysing financial and basic commercial data of companies and sectors, providing the ability to generate reports, lists, and company samples based on your needs

- Financial data analysis on companies
- Data comparison
- Extracted information

Sector & Ad hoc Studies

Sector Study

ICAP CRIF has been mapping the Greek market by carrying out sector studies covering more than 850,000 enterprises, mainly based on primary research on companies and secondary research on competent bodies of sectors under review. More than 200 sectors have been analysed in order to compile reliable and up-to-date information.

Customer Portfolio Analysis & Credit Risk Services



Credit Risk

The Credit Risk service assesses the qualitative and quantitative characteristics of your customers and, paired with the annual monitoring service Credit Watch, you obtain a dynamically updated credit risk analysis of your customers, whereby the analysis is daily updated with any changes in the companies under review.

Credit.Eye



Credit.Eye is a credit policy design service that combines three main information and processing sources in order to provide an integrated 360° picture of your clients individually. Know your total credit risk exposure by utilising all available sources of information.

- Internal Information - Internal Analysis
- Information from ICAP CRIF - External Analysis
- Qualitative Analysis

Trade Exchange Program



The Trade Exchange Program is the only Client Payment Behaviour Information Network in Greece. Program members are exclusively informed on the transactional behaviour and credit exposure of their clients. By utilising this information, they can review terms of cooperation by customer and manage their credit risk overall.

Dun & Bradstreet Finance & Compliance Solutions

With the exclusive representation of Dun & Bradstreet, the world's leading business information provider, ICAP CRIF gives you instant access to information on >400 million companies operating in more than 190 countries.

State-of-the-art online platforms enable you to reach the right kind of information to make informed decisions for designing your business abroad.

D&B Credit

D&B Credit is a sophisticated platform with built-in analytic models, combined capabilities for credit assessments and alerts creation. D&B Credit provides valuable information on foreign countries, such as trade, economy, political conditions and investments, as well as the risks of doing business in those countries.

It provides a complete picture of the financial situation of each investigated business entity, as well as an assessment of the creditworthiness and the potential risk associated with the transactions with this entity.

D&B Global Financials

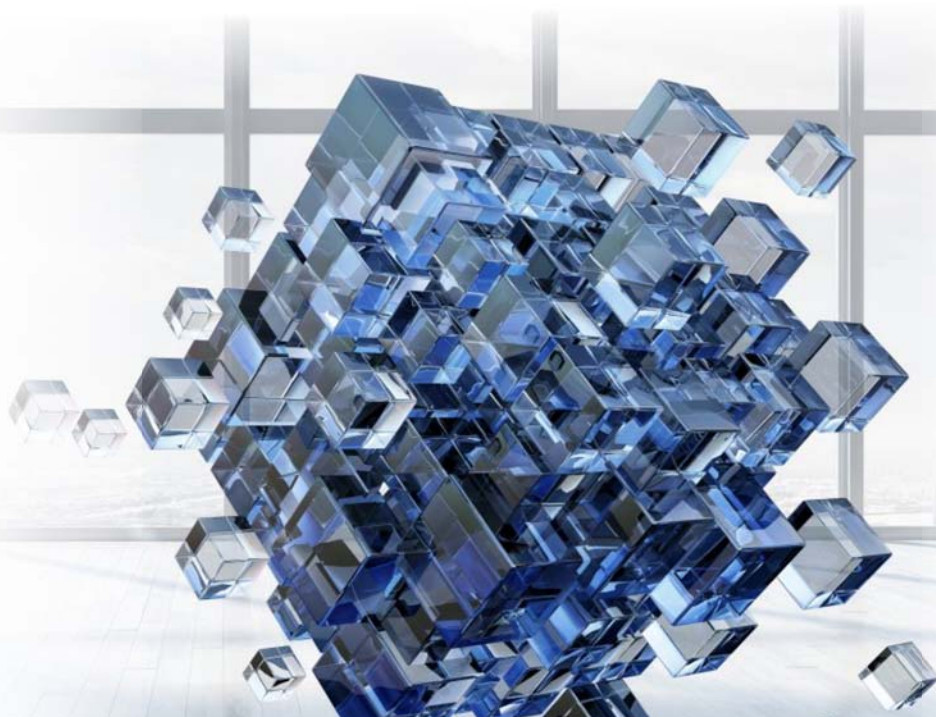
Access financial reports of companies worldwide and with the ability to compare balance sheets, income statements and ratios, the results of which are presented in standardised, comparable business reports, but also through configurable charts.

D&B Onboard

D&B Onboard is an integrated research and control platform to meet compliance obligations of legal entities.

By accessing databases and information you can verify the identity of companies, their principals and other individuals and check them against International Sanctions lists, PEP lists, Negative publications, to ensure your compliance with the requirements of any auditing authority.

dun & bradstreet
WORLDWIDE NETWORK



Ratings & Analytics Services

ICAP CRIF S.A., as a recognised “Credit Rating Agency” by the European Securities and Markets Authority (ESMA), has developed methodologies to rate the robustness of companies and their ability to meet their financial obligations.

Ratings & Scores

By ensuring its compliance with the supervisory framework, ICAP CRIF S.A. provides credit rating services governed by the principles of integrity, reliability, transparency and independence.

ICAP CRIF Credit Ratings

ICAP CRIF offers corporate Credit Ratings concerning:

- **Non-Financial sector enterprises:** The purpose of Corporate Credit Rating is to assess the creditworthiness of reviewed enterprises in relation to their probability of default and/or bankruptcy over a period of one year.
- **Corporate debt instruments:** ICAP CRIF's Credit Rating of Corporate debt instruments expresses the instruments' probability of default. ICAP CRIF Credit Ratings are divided into two main categories: Unsolicited Credit Ratings and Solicited Credit Ratings.

The purpose of **ICAP CRIF Score** is to assess the creditworthiness of reviewed enterprises in relation to their probability of default and/or bankruptcy over a period of one year. This assessment is based on the analysis of commercial and financial data as well as trading behaviour data resulting from published information and primary research.

Industry Rating is a predictive indicator which captures the risks and prospects of each industry focusing on future estimates and not exclusively on past data. The Industry Rating has two components, the Risk Score and the Relative Strength Index.

Risk.Profiler is a risk assessment platform that ranks Bank clients according to their Credit Risk Profile, monitors client performance and generates automated reports for credit portfolio monitoring. It has specific functionalities that meet specific needs of Banks: ● Early Warning Signals Module ● IFRS9 Module ● NPE Management Module

Data Analytics

By transforming information into knowledge and using predictive models, ICAP CRIF provides solutions to complex problems and drives your decision-making.

Custom Credit Scoring Modeling

ICAP CRIF analyses an Organisation's historical transaction and behavioural data on either individuals or businesses, using ICAP CRIF Data Science analysts and tools, and following modern protocols on defining, transforming, training and constantly updating of models.

NPL Portfolio Analysis

To support decisions regarding Non-Performing Exposures and, in general, to manage arrears, ICAP CRIF analyses historical behavioural data, models the likelihood of meeting obligations or debt settlement scheme, and profiles debtors based on possible future trends.

Predictive Financial Modeling

ICAP CRIF's econometrics team develops predictive Financial Risks and, in general, Financial Random Variables models, taking into account the characteristics of the Greek Economy as derived from data of Greek businesses.



Marketing & Sales Solutions

Marketing & Sales solutions have been developed with a view to providing the necessary information and leveraging it through modern functionalities that are necessary today to generate more sales opportunities, achieve more effective sales, and design effective marketing activities.

Online Marketing Solutions

findbiz



findbiz is an online Marketing & Sales tool that provides essential information and modern functionalities, allowing you to achieve sales effectiveness, and design efficient marketing activities.

- Create needs-based lists
- Get access to >1.4 million businesses (Greece, Bulgaria, Romania and Cyprus) and industry insights
- findbiz offers customisable promotion offers

Company Data

ICAP CRIF provides enriched and accurate data on >1 million Greek companies active in all sectors of the Greek economy. ● Create customised business information catalogues ● Enrich your database with updated information

Kompass Solutions



In partnership with Kompass, ICAP CRIF provides solutions for effective customer targeting and successful corporate outreach on a platform used by millions of buyers and suppliers worldwide.

EasyBusiness

Kompass EasyBusiness is a global B2B marketplace that enables you to find new business leads abroad, providing:

- Prompt and accurate business information with detailed profiles of more than 5 million companies.
- Targeting on specific regions, industries, services or products. ● Creation of exportable marketing lists.

Booster

With Booster you can enhance your company's visibility: enrich your profile with products, photos, videos, and business directories, and improve your search priority.

Dun & Bradstreet Solutions

With the exclusive representation of D&B, the world's leading business information provider, ICAP CRIF provides you with products to help you design your business abroad successfully.

D&B Hoovers

D&B Hoovers is a modern online platform that helps you identify global business opportunities and provides you with information on competition and industries to boost your sales.

Access to: ● > 100 million companies ● > 1,000 industries ● > 80 million contacts

D&B D-U-N-S Registered Solutions

D&B D-U-N-S Registered is an electronic mark displayed on your website, in the form of a logo. A click on the D&B D-U-N-S Registered logo, displays information about your company that has been verified and validated by D&B and ICAP CRIF, and helps you gain the trust of companies that do not know you.

Digital Services

We live in a digital age and ICAP CRIF has been investing in Digital Marketing, offering integrated solutions for online promotion of businesses in the domestic and global markets.

Google Ads is a targeted way to advertise your business, as we reach out to consumers specifically looking for your products and services. With our experience, we make sure your offering is displayed to consumers just before they choose a competitor.

Social Media is more than just posts and likes. With Social Media, businesses are in direct contact and can interact with their prospects to consolidate their brand in the mind of consumers and drive sales.

Native Advertising - Taboola is an alternative way of advertising that engages consumers seeking specific information, without them realising its promotional nature, which makes such information more reliable and effective.

Brand Advertising in Printed Business Editions

Business Directories

- **Greek Financial Directory:** Commercial and financial data from the ICAP CRIF Database on >20,000 companies active in Industry, Trade and Services.
- **Greece in Figures:** Aggregated financial figures and financial assets of the entire Greek business community for the last two years.
- **Greek Export Directory:** ICAP CRIF issues the Greek Export Directory for the Athens Chamber of Commerce and Industry (ACCI) with analyses and business information on >10,000 Greek export businesses.
- **Gold Anniversaries:** A compendium of companies celebrating an important anniversary from their establishment.

Leading Editions

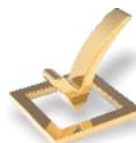
- **40 Leading Sectors in Greek Economy:** The performance and prospects of the sectors leading the business market.
- **Leading Employers in Greece:** 500 Companies and 150 Groups that stand out as employers and as socially responsible organizations.
- **Business Leaders in Greece:** 500 Companies and 200 Groups with the highest profitability in Greece.
- **Leading Women in Business:** 500 companies run by female entrepreneurs or executives in Greece.

Conferences and Events

Credit Risk Management Conference

ICAP CRIF, with its longstanding and pioneering expertise in Credit Risk Assessment and Management, and sensing the problems and needs of the Greek business community, has been organising since 2008 the Credit Risk Management Conference.

The conference speakers are renowned Greek and international professionals and academics, who analyze the challenges, trends and best practices of the field.



True Leaders

— by ICAP CRIF

True Leaders Awards

An established awards event which acknowledges and rewards the leader companies and groups of the Greek market, based on objective and published criteria:

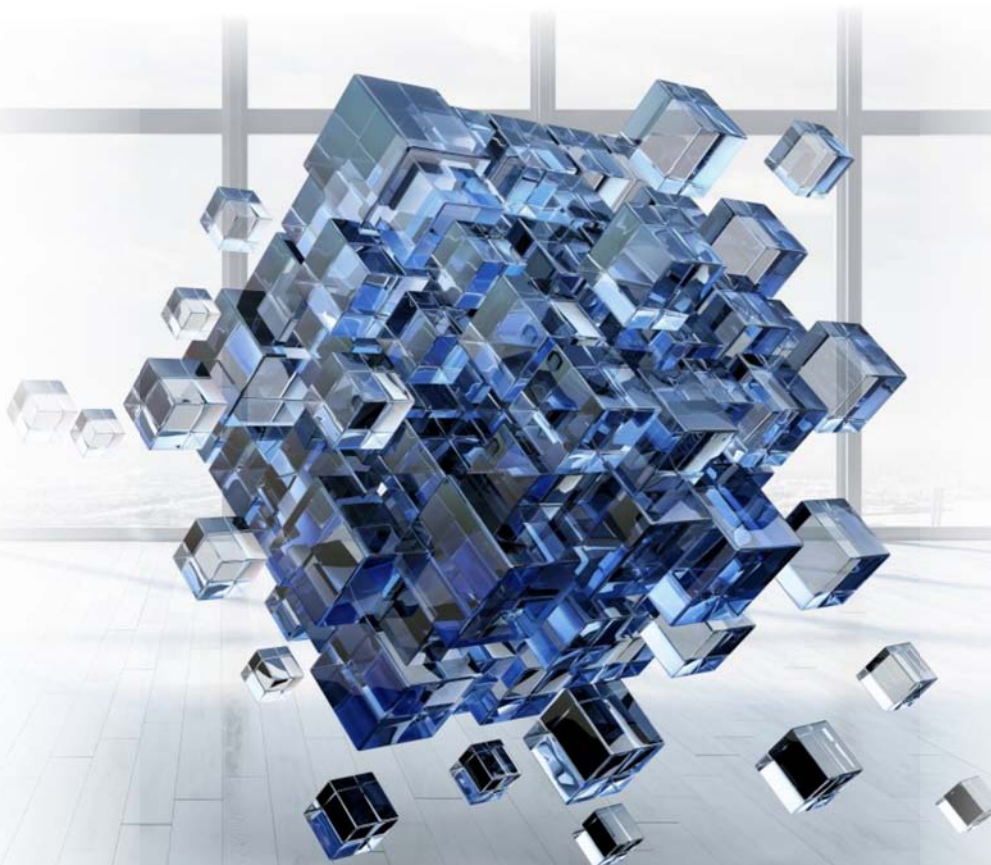
- High Profitability
- Staff Increase
- Top industry ranking
- High Credit Rating



**High Heels
on High Hills**

High Heels on High Hills

An annual event for Women's Leadership following the unique Leading Edition "Leading Women in Business", which promotes female entrepreneurship and includes success stories of C-level female Entrepreneurs & Executives.



Consulting Services & Technology Solutions

Finance & Credit Risk Solutions

Loans Origination & Credit Risk Solutions for banks

Risk.Profiler is a system for assessing the creditworthiness of a bank's customers, whether private or corporate, and with additional capabilities such as:

- NPL portfolio management
- Continuous monitoring of borrowers with restructured loans
- Generation of IFRS9 reports

Budgeting, Planning and Forecasting

Integrated financial Planning, Monitoring and Forecasting solutions for businesses with significant benefits such as operating cost reduction, effective monitoring, and convergence of the commercial and financial departments in a common framework of collaboration.

Customer & Marketing Analytics Services

Customer Engagement and Loyalty

ICAP CRIF provides integrated design and implementation solutions for effective customer interaction and reward programmes. Our services relate to the design, implementation and monitoring of a loyalty program as well as customer behavior analysis and strategy design to attract and retain members of a loyalty program.

Chatbot Solutions

ICAP CRIF provides chatbot solutions. Using Artificial Intelligence (AI) technology, we can simulate communication with end-users in natural language (English and Greek) through a messaging environment.

Digital Transformation & Performance Management Services

Balanced Scorecard Strategy and Performance

A business Strategic Design and Performance Management System, based on the innovative Execution Premium Process (XPP) methodology, to provide businesses with services to help them build a performance measurement environment regarding both the strategy they adopt and the business processes and stakeholders involved in them.

Sales Performance Management Solutions

ICAP CRIF, a strategic partner of Varicent (formerly IBM Business), markets the leading international commissions payment and sales management system used to create and manage commissions payment schemes across a company's customers various sales channels, in order to create incentives for sales teams and align them with the company's strategic objectives.

Employee Engagement and Performance Appraisal

Advanced Employee Performance Appraisal system with considerable capabilities in terms of configuration and customisation to the needs of the company that implements it. The system aims to support companies successfully capture performance at an employee, organisational unit and company level, all in one single picture.

Digitization, Automation and Process Optimization

ICAP CRIF offers the ideal support to help customers identify critical processes and understand the necessary “components” missing from the process to make it more efficient.

Digital Onboarding

ICAP CRIF has designed the “Omni-Channel Smart Onboarding” solution offering a fully automated digital customer credit check process: (a) Customer request; (b) Liveness detection; (c) ID acquisition; (d) Biometric Face comparison, (e) Data check and Decision engine credit check .

Business & Strategy Consulting

Business Planning

Preparing a company’s strategic business plan with appropriate alternative scenarios helps achieve the goals and gain a comparative advantage over its competitors. In addition, ICAP CRIF specialises in the implementation of investment projects and the performance measurement of strategic decisions, through evaluation and monitoring of the action plan under approval and/or implementation.

Exports Consulting

In the context of their strategic partnership, ICAP CRIF and DK Marketing are providing “Export Consulting” services to help businesses become more extrovert in a targeted manner, by identifying, among others, markets abroad where they could market their products. The aim is to create competitive products and services, that will gain the trust of the target market, while increasing their sales.

Sustainability Services

Solutions to improve a company’s performance on environmental, social and governance issues, commonly known as Environment Social & Governance (ESG) criteria, by shaping and implementing its ESG strategy based on measurable targets and performance indicators (KPIs).

Compliance Services

GDPR & e-DPO

Specialized consultancy services on the General Data Protection Regulation (GDPR). In addition to reviewing compliance, we also offer a DPO outsourcing solution for those companies wishing to assign this role to a team of consultants with the necessary experience.

RegTech Solutions and Services

ICAP CRIF provides technology solutions to design and implement policies and services that will assist organisations in key areas of compliance and risk avoidance on AML, KYC, MiFID II, Basel III and PSD2.



Risk Training Services

The Risk Training Institute is dedicated to the ongoing training of Risk Managers. For the first time in Greece, a specialised training body is there to actively support the work of risk managers, not only in the financial sector, but in all industries of the Greek economy. The partnership with the University of Piraeus, the recognised lecturers and the contemporary thematic areas addressed, make our Mastering courses a leading choice in vocational training in Greece. The framing of our training programs by Scientific Associates and professors of the University of London, adds international recognition and credibility to the already high level of practical knowledge in Risk Management.



ΠΑΝΕΠΙΣΤΗΜΙΟ ΠΕΙΡΑΕΩΣ
UNIVERSITY OF PIRAEUS
ΚΕ.ΔΙ.ΒΙ.Μ.



Endorsed by
**ACADEMICS UNIVERSITY
OF LONDON WORLDWIDE**

Mastering Programs

The Risk Training Institute and the Centre for Lifelong Learning of the University of Piraeus and "Academics University of London Worldwide", have joined forces to create a series of integrated professional Mastering programmes for Risk Management executives.



Risk Management Seminars

The thematic areas of the RTI seminars are constantly updated to include all up-to-date knowledge and international practices that will help risk managers in their day-to-day tasks. Their duration is usually 20 hours and are conducted over 3 to 5 days.

One-Day Training Events

One-day training events (6 – 8 hours) primarily address risk issues at industry level. Specialist associates, experienced in risk management in the industry reviewed each time, but also visiting lecturers from abroad, will enhance the participants' knowledge by combining training material with the most successful practices in the market.



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- Headquarters:** 2 Eleftheriou Venizelou Ave., 17676, Kallithea, Athens, Greece, Tel.: +30 210 72 00 000, e-mail: icapcrif@icapcrif.com
- Northern Greece Branch:** Cosmos Offices, 5 Ag.Georgiou Str., Patriarchiko Pylaias, 57001 Thessaloniki, Tel.: +30 2310 505 700, e-mail: thessaloniki@icapcrif.com
- Western Greece Branch:** 1 Gerokostopoulou Str., 262 21 Patra, Tel.: +30 2610 620 273, e-mail: patra@icapcrif.com
- Central Greece Branch:** 9-11a, Manolaki Str., 412 22 Larissa, Tel.: +30 2410 258 047-48, e-mail: salescentral@icapcrif.com
- Crete Branch:** 81 Demokratias Ave., 713 06 Heraklion, Crete, Tel.: +30 2810 324 200, e-mail: iraklio@icapcrif.com
- Romania:** Global City Business Park, 10 Bucuresti - Nord Road, Building O21 Voluntari, Ilfov - Romania, Tel.: +4021 206 2460, e-mail: icapcrifromania@icapcrif.com
- Bulgaria:** 51B Bulgaria Blvd. fl.5, office 14, 1404 Sofia, Tel.: +359 2 8014100, e-mail: icapcrifbulgaria@icapcrif.com
- Cyprus:** Tel.: +30 210 72 00 050, e-mail: icapcrifcyprus@icapcrif.com



www.icapcrif.com