

A Newton's cradle with several silver spheres hanging from thin wires. The spheres are in motion, creating a sense of dynamic balance. The background is a gradient of blue and white, with a dark blue diagonal band on the left side.

Credit.Eye

by ICAP CRIF

Modernize your credit policy procedures!

Understand
your total credit
exposure by
leveraging all
available sources
of information.

Manage
the credit profile and
credibility of the
companies you are
doing business with.



**Get access to unique
solutions for your business!**

Credit.Eye platform combines 3 main sources of information, in order to provide a comprehensive, 360 view for each of your customers.



Internal Analysis

With data from the company's ERP, analyzing invoices and calculating Internal Risk Index and Internal Payment Performance for each of its customers.



External Analysis

With data derived from ICAP CRIF Database (Credit Risk & Credit Watch), providing the ICAP CRIF Score, ICAP CRIF Business Transaction Index and ICAP CRIF Credit Limit of each customer.



Qualitative Analysis

With internal, qualitative data regarding the company's customers, a Qualitative Score is calculated so to be taken into consideration during the final evaluation of each customer

Credit.Eye's functionalities, with the option for either installing the platform at your premises or work in the cloud, aim to provide an instant and accurate presentation of the credit status of all your active partnerships

- Create a clear up-to-date overall picture of the client's solvency and adjust your credit policy.
- Monitor how each of your customers is performing, and receive critical, alert, notifications in time. Get information on the payment pattern and profitability of each of your clients.
- Estimate the possible bad debt for each of your customer or for your Customer Portfolio in total.
- Cash flow estimation and uncollected receivables schedule.
- IFRS9 add on module: Expected credit loss and probability of default calculation, based on IFRS9.
- Collection add on module: Receivables management.

Credit risk management, bad debt and cash flow estimation are the most important challenges faced by Greek companies in today's market.

ICAP CRIF is the market leader in Credit Risk & Business Information Solutions in Southeastern Europe.

ICAP CRIF has developed modern and comprehensive solutions for Business Information & Credit Risk, Ratings & Analytics, Marketing & Sales, Consulting, Risk Training by exploiting its long experience, dedicated analysts, new technologies and of course by drawing data from the largest business database in Southeastern Europe. In addition, through the exclusive representation of Dun & Bradstreet provides its customers with modern solutions giving instant access to information on > 330 million companies in more than 190 countries.

CRIF is a global company, operating in 40 Countries, specializing in Credit & Business Information Systems, Analytics, Outsourcing and Processing Services, as well as Advanced Digital Solutions for Credit and Open Banking.

ICAP CRIF S.A. is the only company in Greece that has been recognized as an External Credit Assessment Institution (ECAI) by the Bank of Greece, as well as, certified as a Credit Rating Agency (CRA), by the European Securities and Markets Authority (ESMA).