The Future of the Industry

Reynir Grétarsson, Creditinfo Group CEO November 24th, 2017



Mission

"Our mission is to provide intelligent information for individuals and companies to facilitate access to credit."





Creditinfo Operations

- Benin
- Burkina Faso
- Cape Verde
- Czech Republic
- Estonia
- Guinea-Bissau
- Georgia

• Guyana Latvia Iceland

- Lithuania Mali
- Ivory Coast Malta
- Jamaica Morocco
- Niger Kazakhstan

Ireland

Kenya

Romania

Senegal

- Ukraine

Slovakia Tanzania

- · Togo
- UK

3rd Party Credit Bureau

- Afghanistan
- Indonesia
- Iran
- Iraq
- South Sudan

Sudan

Other major system installations

- Germany
- Palestine
- Spain
- Tanzania
- Turkey
- India

The tides are changing

The industry is changing and we need to adapt.

A large amount of data is already being created elsewhere.





New approach: Coremetrix, MyCreditinfo etc. Consumer/SME driven

#1Credit Data

- Banking
- Non-banking

IDENTIFICATION DATA

POOLING (CENTRALIZED DB)

#2 Non-Credit Data

- Telcos
- Social media
- Pay Pal
- Browsing history
- Tinder
- Etc.

#3 Non-existing Credit data

- Application data
- User behavior
- Psychometric quizzes

LIVE DATA



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