

# The Future of the Industry

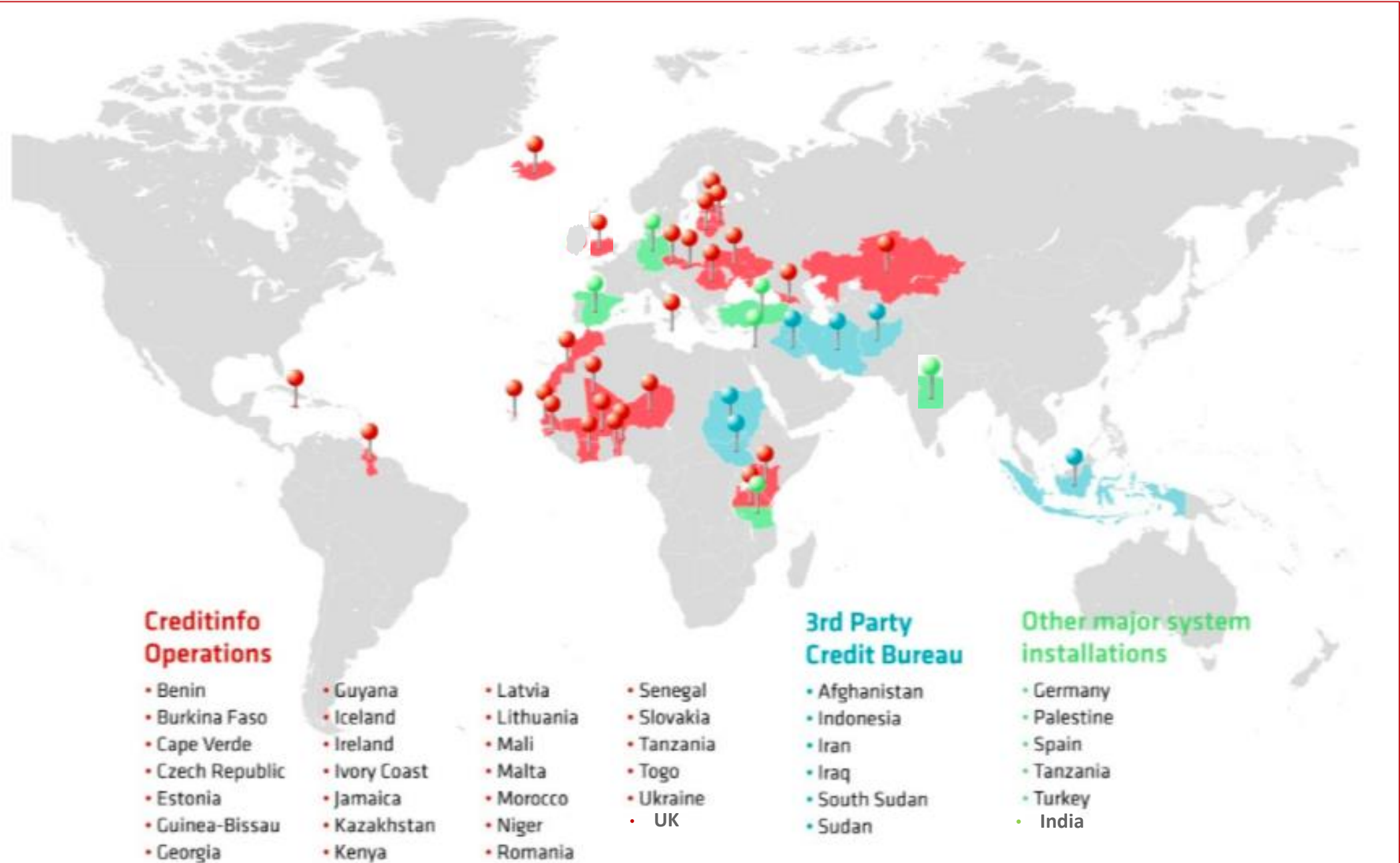
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# Mission

*“Our mission is to provide intelligent information for individuals and companies to facilitate access to credit.”*







## **The tides are changing**

The industry is changing and we need to adapt.

A large amount of data is already being created elsewhere.



## Traditional approach

Institution/bank driven

### #1 Credit Data

- Banking
- Non-banking

IDENTIFICATION DATA

POOLING (CENTRALIZED DB)



## New approach: Coremetrix, MyCreditinfo etc.

Consumer/SME driven

### #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

