

# SECURITY IN THE RETAIL BUSINESS SEGMENT

Do you do business with consumers? A clear overview of potential risk factors is needed in order to safely and securely take advantage of market opportunities in this segment. The various product versions of the KSV1870 ConsumerProfile with RiskIndicator provide the right information for all your needs.

## RiskIndicator

The RiskIndicator specifies the risk associated with payment irregularities based on a ratio similar to the one used in business reports. If need be, your individual requirements with regard to risk weighting can be taken into account when determining this value.

## ConsumerProfile Consumer

**Provides an assessment and a payment track record overview**

You need an efficient tool to minimise bad debt loss? The ConsumerProfile Consumer includes master data, essential information on the payment track record as well as a KSV1870 Assessment.

## ConsumerProfile Business

**Provides information on current and previously held positions**

You would like to find out more about your business partner's economic background? The ConsumerProfile Business provides information on current and previously held positions defined under company law, including shareholdings, place of residence, bank account details, etc.

## ConsumerProfile Business & Consumer

**The detailed report on private individuals**

You are interested in the financial situation of a particular person pursuing business activities? This ConsumerProfile provides information on a person's current as well as previously held positions defined under company law. Moreover, it offers an overview of his or her payment track record as well as a KSV1870 Assessment.

## ConsumerProfile Financial

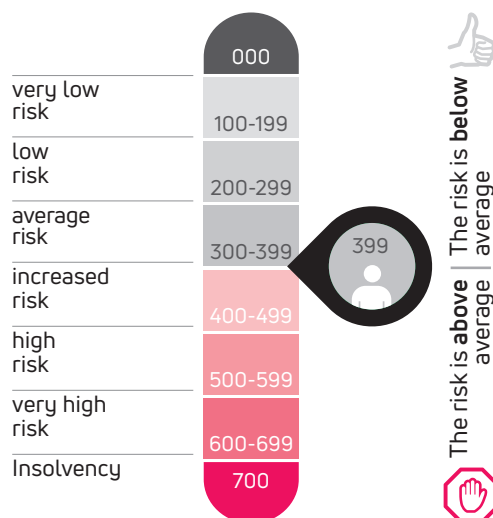
**Current credit situation based on the Private Credit Information Registry and Warning List**

This report provides information taken from the KonsumentenKreditEvidenz (private credit information registry) and Warning List on the current and potential customers of companies that grant loans to private individuals.

## ConsumerProfile Consumer & Financial

**Extended report on credit situations**

The ConsumerProfile is intended for companies that grant loans to private individuals and provides information collected in both the banking and nonbanking sectors and includes information on payment track record, a KSV1870 Assessment as well as information from the KonsumentenKreditEvidenz (private credit information registry) and Warning List.



## Transparency at a glance

The first page of the KSV1870 ConsumerProfile provides a clearly structured overview of the RiskIndicator, i.e. a summary of the assessment and the data pools.

## ConsumerProfile Business & Financial

**Combines business positions and credit situation**

You would like to learn more not only about a private individual's economic background but also about his or her current credit situation? The ConsumerProfile combines information on current and previously held positions with data from the Private Credit Information Registry and the Warning List.

## ConsumerProfile Business, Consumer & Financial

**All the available information in one document**

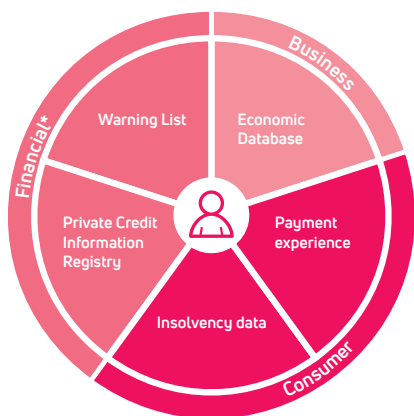
You need all the information available on an individual and would like to find out more about this person's business activities. The ConsumerProfile provides data on positions defined under company law and an overview of the payment track record as well as a KSV1870 Assessment and information from the KonsumentenKreditEvidenz (private credit information registry) and Warning List.

## Insolvency Report

**Daily update on insolvencies**

One of your retail customers is insolvent. To be able to react quickly, you need up-to-date information. The Insolvency Report gives you all the required details in order to take the necessary first steps.

# REPORTS ON INDIVIDUALS **Overview**



## Source/processing

			Consumer Profile Business, Consumer & Financial	Personen Profil Business & Financial	Personen Profil Consumer & Financial	Personen Profil Financial	Personen Profil Business & Consumer	Personen Profil Consumer	Personen Profil Business	InsolvenzReport
IDENTIFICATION	KSV1870 number	KSV1870 identification number for companies and persons	✓	✓	✓	✓	✓	✓	✓	✓
	Personal data	First name and surname, date of birth	✓	✓	✓	✓	✓	✓	✓	✓
	Place of residence	Current, further and former address data	✓	✓	✓	✓	✓	✓	✓	✓
	RiskIndicator	Expert ratio specifying the risk associated with payment irregularities	✓	✓	✓	✓	✓	✓	✓	
CONSUMER	Debt collection	Date of submission, amount, status	✓		✓		✓	✓		
	Negative information provided by third parties	Date, status, type of negative payment item	✓		✓		✓	✓		
	Insolvency	Insolvency number, wording of the edict, initiation of proceedings, time limit for filing, court, liabilities (if applicable)	✓	✓	✓		✓	✓		✓
	Land register**	Date of last revision, type of property, ownership structure, encumbrances	✓	✓	✓		✓	✓		
BUSINESS	Payment behaviour**	Payment history according to the last revision	✓	✓			✓		✓	
	Assessment**	Financial situation according to the last revision	✓	✓			✓		✓	
	Economic agendas	Executive responsibilities	✓	✓			✓		✓	
	Former economic agendas	Positions, period	✓	✓			✓		✓	
	Shareholdings	Shareholders, company name, commercial register number, address, KSV1870 number	✓	✓			✓		✓	
	Insolvency	Insolvency number, wording of the edict, initiation of proceedings, time limit for filing, court, liabilities (if applicable)	✓	✓	✓		✓		✓	✓
	Bank account details**	Type of bank account	✓	✓			✓		✓	
FINANCIAL	Land register**	Date of last revision, type of property, ownership structure, encumbrances	✓	✓	✓		✓		✓	
	Loan data	Type of loan, loan amount, loan account number, term, instalments, negative payment items, settlement	✓	✓	✓	✓				
	Private Credit Information Registry score	Predicts the probability of default as a percentage in a period of 12 months	✓	✓	✓	✓				
	Warning List	Banks can register with this database and use it to retrieve information on customer behaviour that is in breach of contract	✓	✓	✓	✓				
	Plus	Products that are also available for fresh investigation in the product version "plus"	✓	✓			✓		✓	

✓ Data is available depending on the degree to which the database is populated.

\* All products, including the 'financial' section are available exclusively to banks and leasing companies.

Banks get exclusive access to the Warning List; banks and leasing companies get exclusive access to the Private Credit Information Registry.

\*\* if known or following a review