



KSV1870 CONSUMER PROFILE WITH RISK INDICATOR

Security in the retail business segment  
for banks and leasing companies

## KSV1870 CONSUMER PROFILE

### A global overview of your retail customers

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Detailed background information is essential when doing business with retail customers, both pursuant to Basel III standards and according to in-house requirements. Background data is helpful when it comes to accurately assessing risk correctly and to fulfilling statutory requirements. The KSV1870 Consumer-Profile with RiskIndicator is a tool our partners can use in their lending business with retail customers.



#### Finding

7.5 m data items on private persons combined with intelligent search technology



#### Identifying

Finding the right person based on their name, date of birth and address



#### Informing

Consolidated information from different KSV1870 data pools



#### Assessing

RiskIndicator – the ratio specifying the risk associated with payment irregularities

### Multiple data sources – one outcome!

In order to obtain meaningful information about a person, data is drawn from various KSV1870 sources. KSV1870 RiskIndicator provides a rundown of this information and can be used to assess a person.

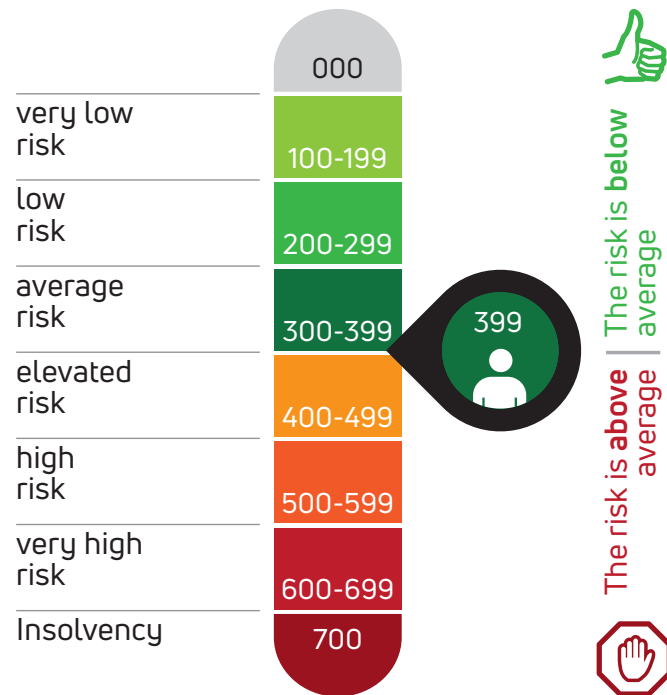
Exclusively intended for banks and leasing companies, this report also includes information from the KSV1870 KonsumentenKreditEvidenz (private credit information registry). In addition, banks are given access to data from the Warning List. This exclusive benefit significantly enhances the value of information on credit risk.

The ConsumerProfile is an essential risk management tool for the following reasons:

- comprises data from the KonsumentenKreditEvidenz (private credit information registry) and Warning List
- available for 7.5 m private individuals in Austria
- includes 435,000 internal and external negative payment items
- approx. 10,500 personal bankruptcies are granted or dismissed every year
- up to 3,500 granted and up to 3,000 dismissed bankruptcy proceedings ever year
- 1.04 m individuals with executive responsibility

## KSV1870 RISK INDICATOR

### A concise risk summary



Rating class	000	100-199	200-299	300-399	400-499	500-599	600-699	700
Risk	no calculation	very low risk	low risk	average risk	elevated risk	high risk	very high risk	Insolvency indicator
Likelihood of a payment default occurring		0.01% and higher	0.84% and higher	1.67% and higher	2.76% and higher	28.59% and higher	54.42% and higher	
Explanation	No recommendation can be made	A payment issue is very unlikely	A payment issue is very unlikely	A payment issue is unlikely	There is an increased likelihood of a payment issue	A payment issue is very likely	A payment issue is very likely	

### Clear message

The KSV1870 RiskIndicator is an expert tool that combines statistical variables with hard facts. These hard facts include all available solvency-related data on the person under review.

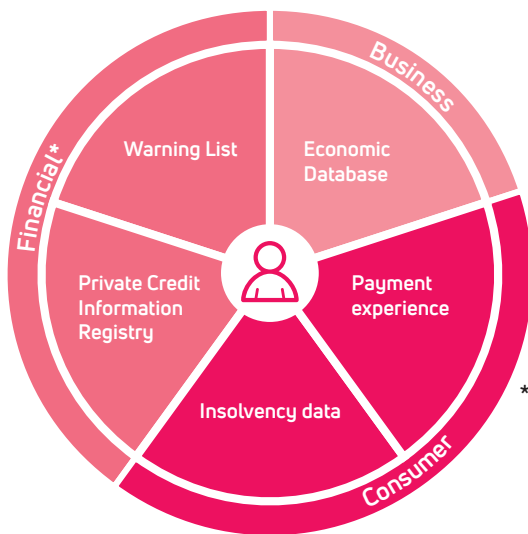
Similar to a business report, the RiskIndicator specifies the risk associated with payment irregularities based on a ratio. If required, this value can also include your individual requirements with regard to risk weighting. This allows you to assess the relevant situation with high precision.

### Transparency at a glance

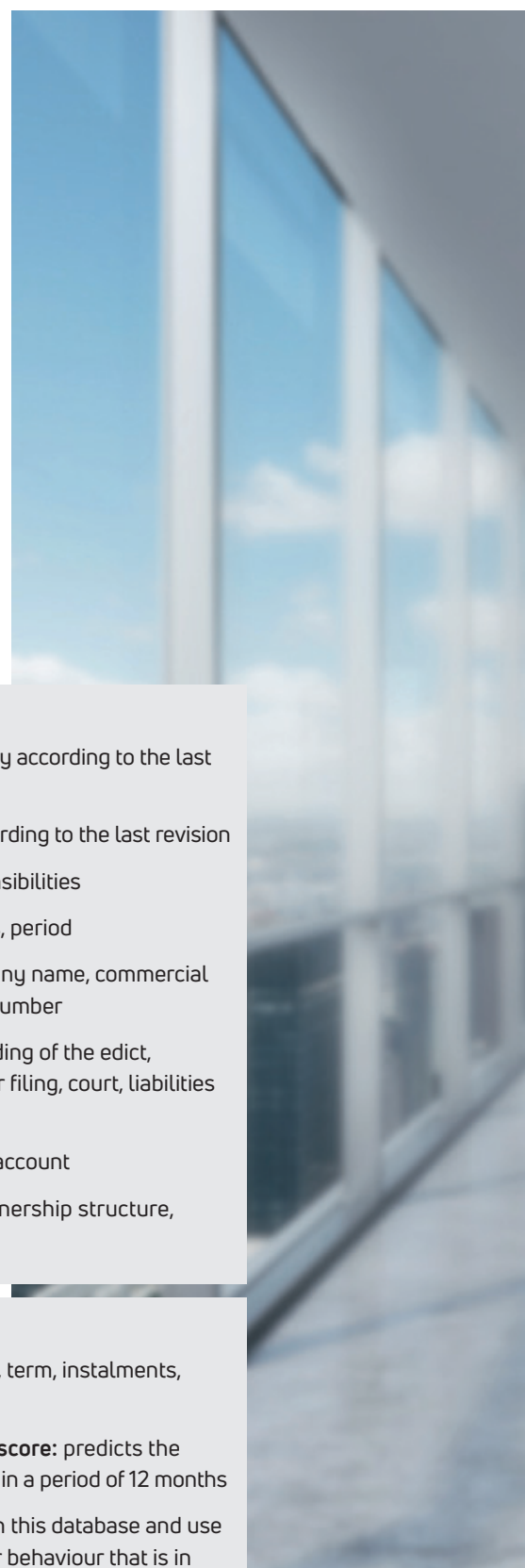
The first page of the KSV1870 ConsumerProfile provides a clearly structured overview of the RiskIndicator, i.e. a summary of the assessment and the data pools.

### Individual customer score model

In the calculation carried out by the KSV1870 RiskIndicator, the focus can be placed on the customer-specific risk. For this purpose, customers can include their risk approach in the model and calculate a customer-specific score. The calculation is then always performed on the basis of the selected risk profile.



\* Financial: banks get exclusive access to the Warning List; banks and leasing companies get exclusive access to the Private Credit Information Registry.



#### IDENTIFICATION

- **Personal data:** first name and surname, date of birth
- **Address:** current, further and former address data

#### RISKINDICATOR

- **Expert ratio:** 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\*:** 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
- **Land register\*:** type of property, ownership structure, encumbrances

#### FINANCIAL

- **Loan data:** type of loan, loan amount, 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

\* if known or following a review