



KSV1870 CONSUMER PROFILE WITH RISK INDICATOR
Security in the retail business segment

KSV1870 CONSUMER PROFILE

A global overview of your retail customers

Obtaining correct information is key to doing safe and secure business with retail customers. All questions regarding identity, solvency or payment irregularities are crucial - knowing who you are dealing with is mandatory. The information provided helps to effectively reduce default risk. Knowing a person's economic background also allows for customised payment conditions, facilitates delivery on open account and opens up new business segments. By ensuring security while checking and assessing background information, the KSV1870 ConsumerProfile with RiskIndicator is the perfect tool for our partners in their retail business segment.



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!

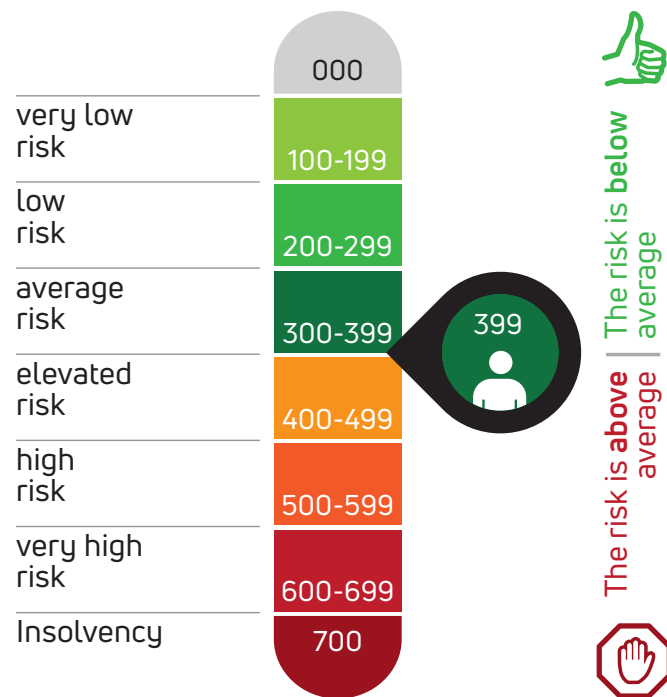
In order to obtain meaningful information about a person, data is drawn from various KSV1870 sources. KSV1870 RiskIndicator provides a rundown of this information and can be used to assess a person.

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

- 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.

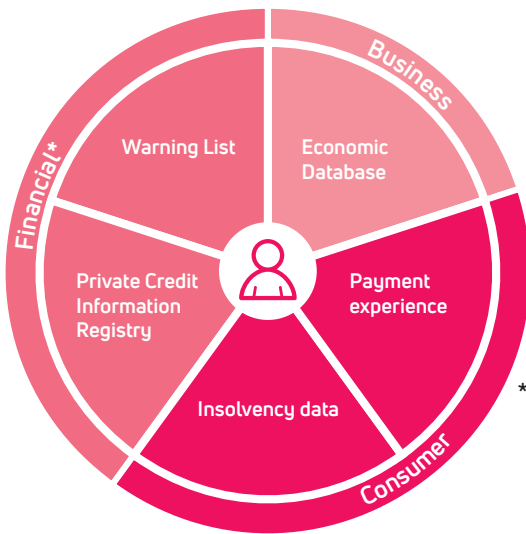
Similar to a business report, the RiskIndicator specifies the risk associated with payment irregularities based on a ratio. If required, this value can also include your individual requirements with regard to risk weighting. This allows you to assess the relevant situation with high precision.

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

USE CASES



Onlineshop



Insurance



Energy



Rentals



Trade and crafts

* if known or following a review