

infoCREDIT GROUP
securing ease of mind

CORPORATE Presentation



WHO WE ARE

Infocredit Group has been a leading provider of business intelligence and risk management solutions for more than 50 years.

Infocredit Group empowers organizations to improve their decision-making and performance as well as to mitigate risks by providing innovative and resourceful solutions that improve transparency and trust in their day-to-day business activities.

*Established in 1972 as MECOS LTD (Middle East Commercial Services) was named as Infocredit Group in 2007. The company has its headquarters in **Nicosia**, Cyprus and a regional office in **Dubai**, UAE.*



KEY FACTS AND FIGURES

50+

Years Experience

65+

Solutions / Products

6

International
Awards/Recognition

10+

International Strategic
Partnerships

3

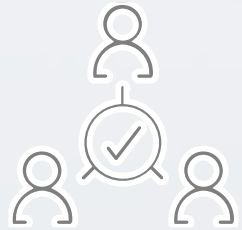
ISO Certifications

1500+

Local and International Clients



CORE SERVICES



Credit Risk Management



Regulatory Compliance



Debt Recovery/
Collection



Call Centre



AML & Credit Consulting



Training



Media/Digital Marketing



ESG Services

OUR NEW SOLUTIONS (2022-2023)



Advanced web-based debt collection software for effective receivables management.

- ✓ Debt Collection
- ✓ Ticketing
- ✓ Call Center

www.decol24.com



A Credit Risk white label solution from where Infocredit Group's partners (associations and organizations) will facilitate and manage accounts for their clients (businesses)



A Pan-European scoring Platform, which provides a comprehensive 360° view of clients'/vendors' creditworthiness, affordability, identity, and financial behaviour

- ✓ Creditworthiness
- ✓ Identify Verification
- ✓ Income Verification

Access real-time financial data through a single Open Banking API, provided by Finclude.

www.echeck360.com

OUR NEW SOLUTIONS (2022-2023)



A Credit Risk platform, that will help businesses to obtain verified and key information as to the existence, operational performance and credit quality of other businesses from around the world.



A comprehensive antifraud platform, which passes on information and guidelines as to the prevention of fraud activity in the global environment and provide anti-fraud tools to optimize KYC data performance



A single platform with powerful tools needed by organizations for their client AML/KYC procedures risks.

- ✓ Risk Based Approach Tool
- ✓ AML Search
- ✓ MRZ Checker
- ✓ ID/Passport Verification

www.amlsuite24.com



STRATEGIC PARTNERS



INDUSTRY AWARDS AND CERTIFICATIONS



Cyprus Customer Excellence Awards 2021, (Silver)

Best Contact Center



Business Ethos Award 2020

Private companies with more than 50 employees



International Business Magazine (UAE)

Best B2B Service Provider Cyprus 2020



Cyprus Responsible Business Award 2019 (Bronze)

Environment & Sustainable Development



IN Business Award 2016

SMEs



#4931 in Inc. 5000 List 2018

Fastest growing private companies in Europe



ISO 27001:2013

Information Security Management Systems



ISO 9001:2015

Quality Management Systems



ISO 22301:2019

Security and resilience – Business continuity management system



PCI DSS



SUBSIDIARY AND AFFILIATED COMPANIES

AFFILIATED



MECOS: UAE regional office offering compliance, commercial reports and debt collection services.
<https://www.infocredit.ae>



STINTERTRUST
INSURANCE AGENTS, SUB-AGENTS & CONSULTANTS

STInterTrust: Offering trade credit insurance to companies that combines financial and insurance coverage.
<https://www.intertrust.com.cy/>



MCB Ltd: Comprehensive and up to date Credit Scoring Reports for individuals & companies in Malta – in association with the MACM



Hosting B2B: Offers professional Hosting solutions that are both affordable and reliable to both small business and individuals. Founded in 2005 in Cyprus, HostingB2B has quickly grown to become a leader in ICT Solutions and Web Hosting.

SUBSIDIARY



Blend: An award-winning digital agency, focusing on delivering exceptional user experiences on design and creative, web development and digital marketing services.
<https://www.blenddigital.com/>



First Cyprus Credit Bureau (FCCB): Provision of access to the central information register of issuers of dishonored cheques – in cooperation with the Central Bank of Cyprus <https://fccb.com.cy/>

WHY US



Integrity



Compliance



Transparency



Digital Transformation



Security



Customized Solutions

> INDUSTRIES WE SERVE



Government/ Municipalities/ Regulatory Bodies



Financial (Commercial banks/ Financial Institutions/ Forex)



Professional Services (Audit / Legal)



Gaming



Telecommunications



Insurance



Trade (Wholesale/ Retail)



Other International Credit Providers (Credit Insurance/
Export Credit)



Education / Academia

CREDIT RISK MANAGEMENT SOLUTIONS *INTERNATIONAL*

We offer dedicated services to the international market which help businesses preserve their relationships and liquidity.

Infocredit World Global Database:

Deliver Corporate Data on **200 Million Companies** Worldwide

API4All:

Instance access to data for over **135 Countries** internationally



CREDIT RISK MANAGEMENT SOLUTIONS

- ❖ **API4ALL** - Global Company Information, business intelligence, compliance, and Credit Risk Data
- ❖ **Infocredit World Platform**– Worldwide sources for more than 200 million companies
- ❖ **Cyprus database** – Reports on entities registered in Cyprus
- ❖ **Credit Reports (including ICG Credit Scoring)** – A comprehensive overview of a company
- ❖ **Reports (Due Diligence/KYC Reports)** - Fully customized reports based on clients' individual requirements
- ❖ **Official Company Documents & certificates** - Company certificates and other official documents issued by the Official Company Registries and respective authorities on a global scale.
- ❖ **Industry/Competitor Analysis** - A comprehensive review of key figures and facts of the industry, group of companies and clients/suppliers
- ❖ **Creditworthiness & Income Verification / eCheck360** - A statistical analysis on your client's creditworthiness and affordability

OUR INTERNATIONAL & LOCAL DATABASES

Cyprus Online Database

The Most Accurate and Comprehensive Commercial Information for every industry in Cyprus.

- ✓ 270,000 Registered Entities
- ✓ 160,000 Company Profiles & Information
- ✓ 1,000 Monthly Interviews
- ✓ 5,000 Monthly Updates & Screening

infoCREDITWORLD

Our International Credit Reports cover more than 190 countries with accurate and verified data.

- ✓ 10 Million Company Records
- ✓ 1,500 Fresh Investigations per month
- ✓ Global Identity Data
- ✓ Core Financial Data
- ✓ Worldwide Network

Key Benefits

Public Official Data
(Official Public Registries, Public & Private Databases, Internet & Media research, merchant & business webpages, global business databases)

Business reports from
any country around the
world

360o view on Business
Relationships

Know your clients to make
Calculated Credit Decisions

REGULATORY COMPLIANCE-AML SOLUTIONS

Discover hidden risks as well as every opportunity your way and grow your business!

Our sophisticated suite of Anti Money Laundering tools can assist you Know Your Client in depth, screen them against global Sanctions/ Watchlists and PEPs list and meet your compliance challenges and regulatory requirements.

Infocredit Group is the strategic partner of the leading risk management and data analytics LexisNexis Risk Solutions (part of RELX Group) with representation in Cyprus, Greece, Malta, Romania, Russia and the UAE.

Solutions:

LexisNexis® WorldCompliance™ Online Search Tool

LexisNexis® WorldCompliance™ Data

LexisNexis® Bridger Insight® XG

Nexis Diligence™

KYC Reports & Enhanced Due Diligence Investigations

ID/Passport Authentication (eCheck360)

Documentchecker ID documents

Documentchecker Banknotes

Risk Based Approach Tool (AMLSuite24)

AML Compliance Consulting

LexisNexis Legal Solutions

FATCA/CSR Reporting

CONSULTING: AML & CREDIT RISK

Trust our consultants to help you make better decisions and achieve a competitive edge.

Our consultants have 15+ years of international experience in the AML and credit management disciplines working in different markets/countries and possessing the necessary skills to handle even the most complicated cases.

- ❖ **Evaluation of current policies/practices**
- ❖ **Drafting of Manuals**
- ❖ **Recommendations on additional Tools/Procedures**
- ❖ **Customized Trainings**



ESG SERVICES VIA OUR ESG ADVISORY

Gain clarity on your firm's ESG status and develop a strong program through the support of our dedicated ESG advisory experts and a suite of services using the ISO 26000 Standard on social responsibility and state-of-the-art sustainability management tools.

Why Implement an ESG Strategy

- Increase your profitability
- Attain competitive advantage
- Minimize risks
- Enable sustainable growth
- Satisfy the demand for sustainability
- Make a difference in the world

ESG Advisory is a strategic alliance between Infocredit Group and Aspon Consulting Ltd. Our team of experts are committed to add value to our clients embedding the principles of corporate social responsibility into their core strategies, policies, programs and actions.

Solutions Via Resilisense Tool

Gap analysis

Understand your organization's current sustainability performance and risks set against 7 core subjects

Materiality assessment

Gain valuable insight into internal and external stakeholders' views on your organization's sustainability issues

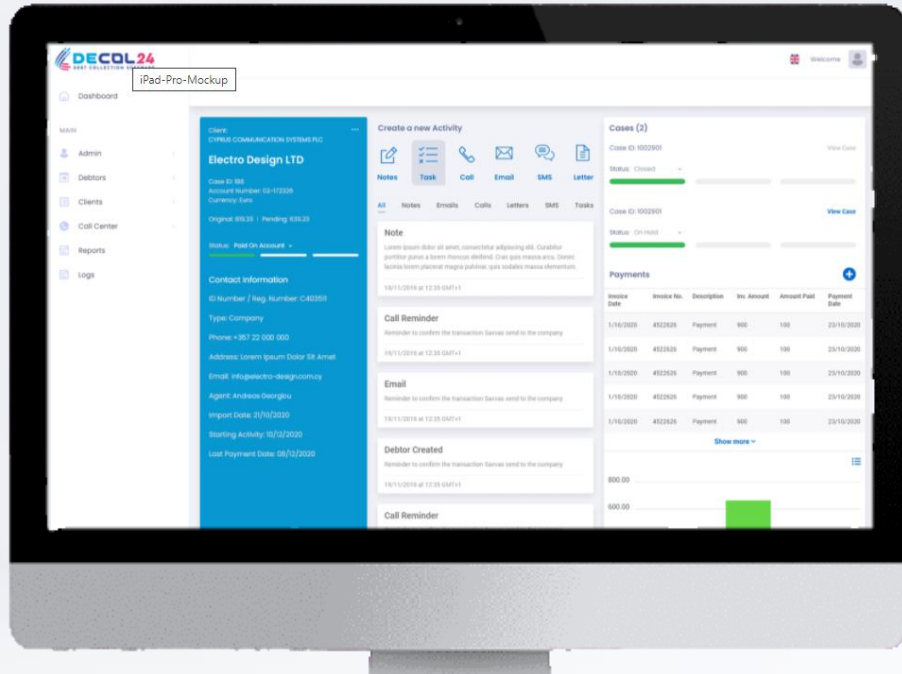
Reporting & strategy

Develop a strategy with actions & KPIs and monitor and report on performance over time

Value chain evaluation

Onboard your subsidiaries/suppliers to carry out a gap analysis and evaluate their sustainability performance

DEBT RECOVERY (INTERNATIONAL & LOCAL)



Our experienced collection specialists are ideally equipped to handle your debt collection cases on a local or international basis.

Solutions:

- ✔ Receivable Management
- ✔ Debt recovery assessment
- ✔ Pre-legal debt recovery
- ✔ Legal debt recovery
- ✔ Mediation

Software:



www.decol24.com

❖ **€80,000,000 of unpaid invoices collected**

❖ **40.000 debt collection cases solved annually**

CALL CENTER CYPRUS

We provide a full-service outsourced call centre to manage your customer service requirements, contribute to the growth of your business and help you develop closer relationships with your customers.

20+ experienced and trained agents

25 call centre agents

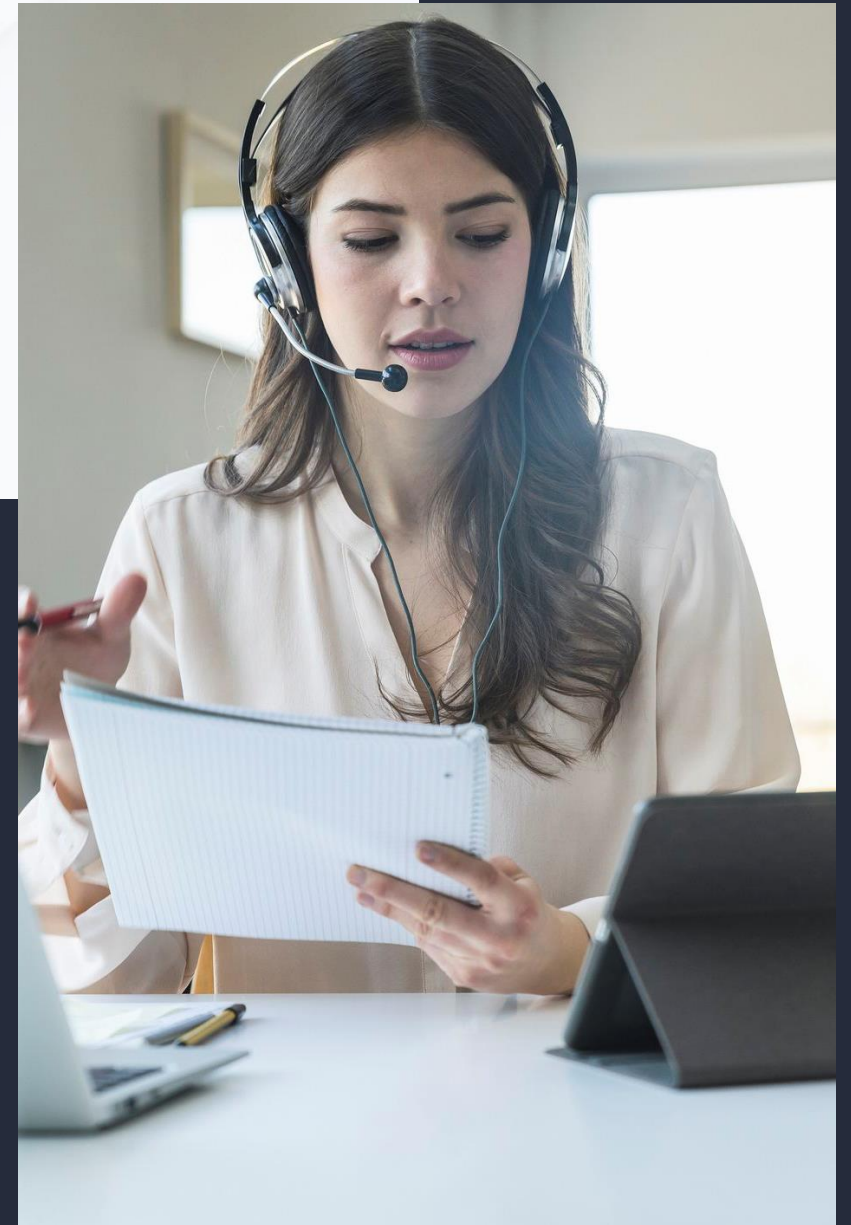
50,000 calls per month

24/7 service

PCI DSS compliant

Services

- Card payments via phone (PCI DSS compliant)
- Database Expansion and Updates
- Sales & Market Research
- Customer Support
- Receivables Management



Infocredit Professional Education (IPE), the fast-growing training division of Infocredit Group, delivers first-class professional education and cost-effective training solutions to businesses and individuals to meet their strategic goals.

- **Public Seminars (Online and Offline)**
- **In-house seminars & workshops**
- **Professional Qualifications (ICSA, CICM)**
- **Online Training Courses/ eLearning via VinciWorks**
- **Compliance Learning Management System (CLMS)**



❖ **HDRA subsidies and corporate packages**

❖ **CPD Units and certifications**

DIGITAL MARKETING

Via Blend Digital Agency

BLEND is an award-winning digital agency based in Cyprus, focusing on delivering exceptional user experiences and focusing on Digital Marketing services.

With an international presence and a deep understanding of the digital market, Blend offers to its clients exceptional, user-centered experiences in **UI/UX, digital marketing, and web development fields**; always at the highest levels of creativity and execution.

www.blenddigital.com

BLEND



Affordable digital marketing packages to promote your business online



API OPTIONS

API4ALL

Global Company Information, business intelligence, compliance, and Credit Risk Data – all available through a single API endpoint

Avoid spending valuable time on performing manual credit checks and make accurate business decisions ahead of time.

Available data may include the following depending on the API module:

Coverage of 135+ Countries with millions of global company records
Global PEP and Sanction datasets
Financial Information

Corporate data
Direct connection with most EU Registries

Credit risk assessments & scoring

Global AML risk data

Other data (NACE, Import/Export information etc.)

Directors and Shareholder Data and their linkages

Financial data

Official documents

Fresh Investigations - Request a fresh investigation when a company report is not available





Sustainable future for all
Our main efforts rely on creating a more sustainable and better future for our people, associates, clients and above all, to communities.

CORPORATE SOCIAL RESPONSIBILITY



Environment

We participate in the global efforts against climate change therefore we support initiatives that reduce the carbon footprints and other environmental practices.



Social Development

Its embedded in our DNA to improve the well-being of as many individuals as possible, supporting people and communities to reach their full potential.



Governance

Our operations are based on credibility and transparency in order to safeguard the legal and social interests of anyone connected with us. We apply international best practices in our processes to support the development of all.



infocREDIT GROUP
securing ease of mind

HEADQUARTERS:

T: +357 22 398000

F: +357 22 458937

E: info@infocreditgroup.com

W: www.infocreditgroup.com

MIDDLE EAST REGIONAL OFFICE:

T: +971 4 3338188

F: +971 4 2665628

E: uae@infocreditgroup.com

W: www.infocredit.ae