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AZ Holding is a Group providing infoproviding services. It performs economic and financial profiling of potential recipients of credit services and risk classification for protection of credit and protection against

WHO WE ARE

insurance fraud. It operates on the non-performing loans sector and market. Intelligence, security and asset protection, on behalf of industrial and retail corporations, complete the range of services supplied.

Antonino Restino, President of the Group, founded A-Zeta in Naples back in 1974. The activity focused almost exclusively on the verification of the existence of protest notes. The evolution of the market at a national level now requires expertise in order to prepare investigative reports with more

HISTORY

accurate, rich and detailed data. In support of this appears the need for a new organization and development of know-how. Moreover the market offers a business opportunity in the area of debt collection. An era of growth now starts for the AZ Group that has therefore set up a new division specifically dedicated to this business.

Development does not stop here, however. Companies are starting to contact investigators in order to protect their business against: infringement, disloyal employees and in-company theft. The AZ proprietary database is starting to incorporate hundreds

BIG DATA

of thousands of items of information and to grow exponentially. New business areas are interfacing with the big-data sector. New custom services for the country's major financial corporates are being designed. The doors to many corporate information activities are opening. It is the start of a new era for the Group.



Legal firms • Lawyers • Banks • Utilities • Multinationals • Credit Servicers • Consumer credit companies • Asset

CLIENTS

management companies • Insurance firms • Debt collection companies • NPL • SME • Due Diligence

Proprietary database, centralisation and control of sources and processing phases, know how, technology, nationwide presence,

BENEFITS

decades of experience, with the ability to design flexible processes and solutions, investigative and debt collection license.

Around 600,000 positions, divided into separate and consolidated areas using “data analytics”. Transversal, single or clustered

DATABASE

consultation for advanced, precise and “smart” profiling of individuals. The databases are cyclically refreshed to perform re-scoring of the debtor’s risk profile.

Infoproviding is the sector producing information and profiling supporting credit supply and/or debt collection activities. Know-how, organisation and centralisation of the

INFOPROVIDING

network of sources and the information processing phases are three factors which give the group its competitive edge and guarantee service performance and quality.

Activity in the fraud sector is now a best practise. Consolidated processes, efficiency

FRAUD

KPI and a consolidated nationwide presence are competitive advantages which are hard to beat for smaller players or newcomers.

Debt collection activities range across sub-standard and doubtful loans originating in various sectors which potentially cover the entire spectrum of distressed assets Tech-

COLLECTION

nology and the proprietary database guarantee efficiency and performance which, together with the high costs of purchasing infrastructures, are a barrier to entry into the sector.



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