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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.

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# HISTORY

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

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 • Con-  
sumer credit companies • Asset mana-

# CLIENTS

gement 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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