



welcome

The Group AZ Holding provides infoproviding services. We deal with economic and financial profiling of credit service beneficiaries and classification of risk for credit and fraud protection in the insurance area.

WE

The activity of recovery is transverse to doubtful loans and suffering originated from various sectors. We are a young and flexible team characterized by a management team with high professionalism.

Founded in Naples in 1974. The founder Mr. Antonino Restino, current reference shareholder of the Group. Born as a company A-Zeta Ltd. specialized in investigations and infoproviding, in particular for the pro-

HISTORY

tection the company's assets and business. AZ Holding becomes pioneer evolving along with the market, expanding its activities in various sectors. A management team with high professionalism.

AZ Holding is an all-round maker of information. The decades of experience in the field and the direct supervision of the information network, the aptitude for problem solving along with broad knowledge of all processes related to the world of credit, together with sources of investment in tech-

MAKER

nology platforms allow the group to offer a unique and flexible service for its customers. Commercial information within the world of credit in massive volumes is the specialization for 40 years. In our team craftsmanship, excellence and digitality have found a balance which is possible and feasible even in the world of services in support of credit.

SECTOR

- Credit management
- Infoproviding
- Credit recovery support
- Anti-fraud in insurance
- Technology for investigations
- Intelligence
- Welcoming
- Events security

GROUP STRUCTURE



“The pleasure of being able to choose is the philosophy that distinguishes us in our relationship with our customers sharing their success and results which we together can get through the use of experience, flexibility and organization”.

OUR OFFICES

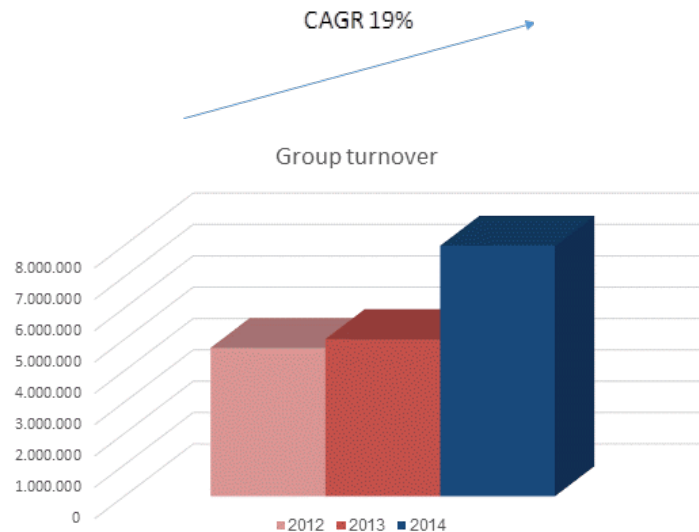


DIMENSION

Paid-in share capital amounts to 11,600 euro. In 2014 turnover reached 8 mln euro. AZ Holding counts more than 200 staff members including managers, consultants, experts and employees.

GROWTH

Thanks to know-how, technology and design skills for the creation of flexible processes and solutions AZ Holding has grown exponentially in the last three years.



The personal database of AZ Holding incorporates hundreds of thousands of pieces of information and grows exponentially. New business areas interface with the world of

BIG DATA

big data. We use the most modern technologies to design new custom services for large national financial corporations.

On 7 May 2014 AZ Holding has become part of the prestigious Elite program of the Italian Stock Exchange. The program in which

ELITE GROUP

AZ Holding alongside with the best Italian companies will be accompanied in a path of growth, change and leadership.

On 7 May 2014 AZ Holding fully enters the group of 130 Italian excellence companies admitted to the path ELITE, united by a

ITALIAN STOCK EXCHANGE

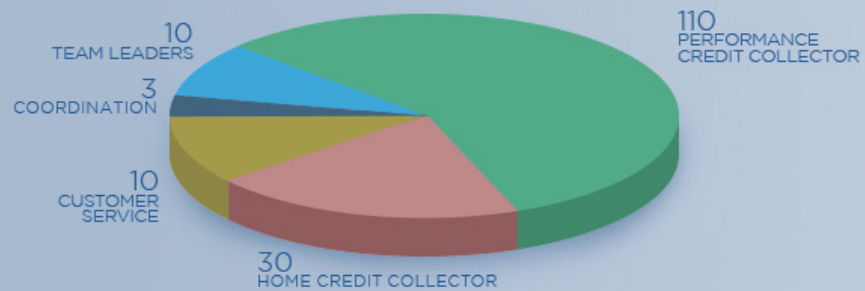
strong growth orientation. In the last year the Group commitment has concentrated on organizational and governance strengthening accompanied by brand promotion.

HOW WE WORK

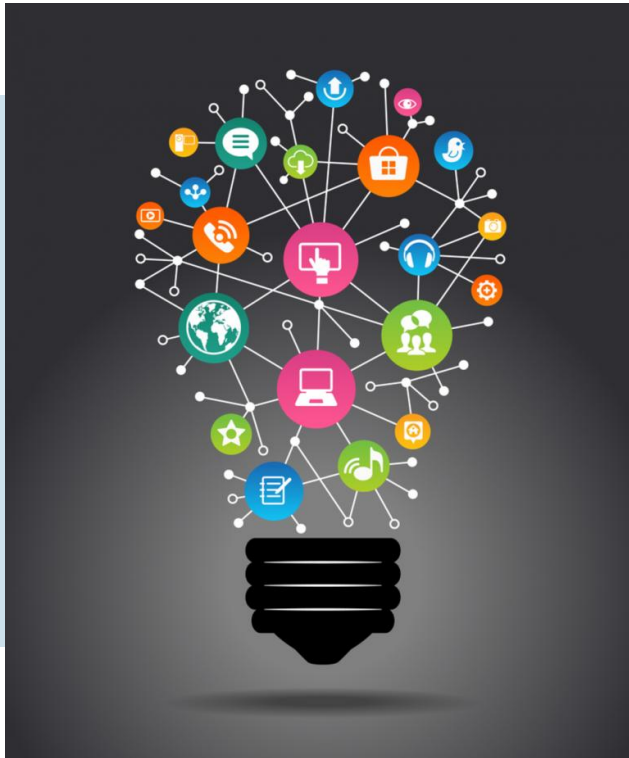
business area



operations structure



WE ARE

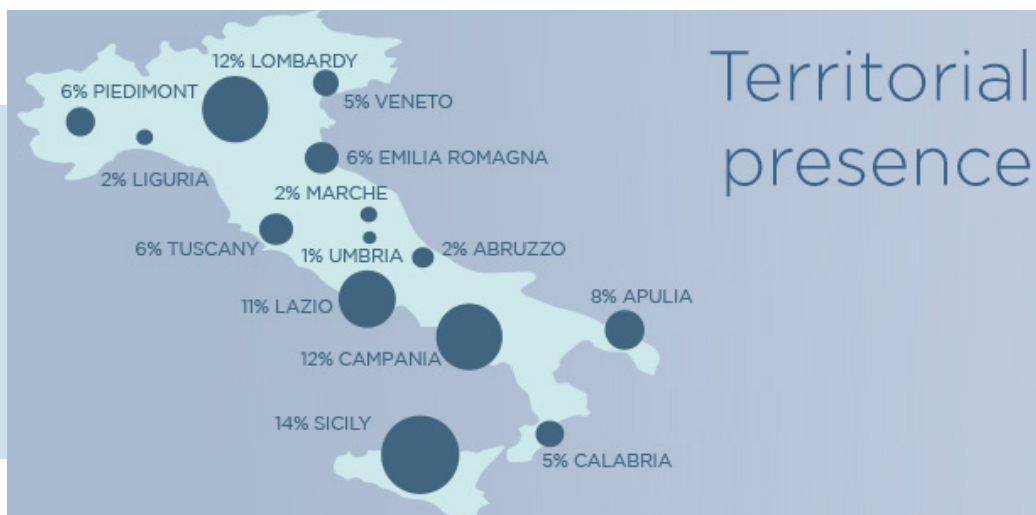


FAST
FLEXIBLE
RESPONSIVNESS
CREATIVE



PRODUCTS

COLLECTION NPL



The activity of collection takes place in two main ways: phone collection & home collection (in and out of court), supported by the latest technology of voice control, both inbound and outbound. AZ uses exceptional collaborators, professionals guaranteeing high-quality management.

LEGAL COLLECTION



Our credit recovery solutions are a complete range of specialized services. The portfolio that we offer to our customers has many specialized products:

- Out of court litigation management
- Litigation management
- Administrative management of loans against salary
- Credit recovery of loans against salary

INFOPROVIDING

We build information on the needs of each individual customer. We draw aggregate reports. We analyze and aggregate data from public sources (certified company registration data, business data, business register, a list of protests, acts that impede free movement of property, financial statements, land registry). Valuations and loans to legal entities.

CREDIT MANAGEMENT

CREDIT RECOVERY SUPPORT

Credit recovery support services include all services useful to solve a dispute, to evaluate the preliminary solvency of a subject and to avoid a wasteful and unsuccessful debt recovery activities. It deals with the other major category of services along with commercial information provided by AZ.

TOP PERFORMANCE HEIRS

An exclusive and innovative service, born as a response to the request of continuous increase in performance of the portfolios. Objective: our promise is to return new debtors, doubling the chances of credit recovery. AZ is a pioneer of innovative services for the benefit of customers.

COLLECTION

NEW

ADVANTAGES

A revolutionary method for dramatically decreasing costs through the possibility of massive management of receivables due from debtors deceased in the NPL portfolios. The revolutionary system for the sector allows to find the heirs acceptors, thus allowing subsequent processing, tracing and profiling of income, which are preliminary to debt collection activity.

EASY DEB

the project Easy Deb allows to better respond to the need of the utilities market, with particular focus on the energy sector. We offer an approach of effective management of billing adjustment in full compliance with the regulations. We address those involved in both the protected market and in the free one. We have implemented an end to end process capable of absorbing billing cycles concerned.

COLLECTION

NEW

ADVANTAGES

The integrated approach at every stage of management ensures optimization of DSO, improved collection performance and ensures a constant alignment in accounting at costs significantly inferior to those in case of insourcing and segmented management.

REFERENCES





azholding.it

