



COMUNICATO STAMPA

## **Fast Track: the new born fast line in AZ Holding dedicated to infoproviding**

Milan, December 2 2015 - AZ Holding, the first full Italian credit servicer specialized in the management of NPL portfolio in various asset classes, is proud to announce a further innovation in his infoproviding services: a full portfolio of high quality products, releasable in a few hours on massive volumes of information to create reliability rates of future customers.

Overdue payments or bad debtors can seriously affect companies' business if not handled promptly so is crucial to create a business relationship based on counterparty reliability.

Raising the quality of readability of clients, lowering the risk of debt is the purpose of these brand new services. AZ Holding has set also another goal: to meet these needs in a few hours.

**With the new FastTrack line we achieved the goal.**

The Group has invested in new software to manage big data and renewed internal processes thanks to a team of professionals who have made this possible. AZ Holding was able to make a revolution that allows to offer a unique service.

**The new products RatingMe, ScoreMe, RatingSME and ScoreSME are an example.**

**These are scoring and rating services dedicated to potential new clients, whether individual or corporate.**

**The products are a check service to be used massively for fast screening of the client during his acquisition. The score reliability is displayed with two possible outcomes, positive or negative, the result is made thanks an algorithm owned by AZ Holding whose calculation variables are established standards for the Group and is also possible to customize the calculation on needs bases.**

**ScoreME is the product dedicated to individuals. This check can be used massively for fast screening of the customer during his acquisition.**

**The same service is offered for the evaluation of a company (SMEs) on the possibility of credit recovery. ScoreSME is a check focused on the summary information on negative events and the availability of real estate assets from the company and the shareholder with personal assets. This is complemented by a score of recoverability.**

**RatingMe and RatingMe SME are completing the new product list.**

The first product is dedicated to individuals, is a service of in-depth assessment of reliability of a potential new client. A full rating report done by a financial analyst.

The second one, **RatingMe SME**, is a product dedicated to companies, which meets the need to provide summary information on negative events and real estate assets from the company and his shareholder. Also in this case, the rating report, is finalized by a financial analyst.

**The strength of these products is to provide added value for our clients thanks to the mix of official information and investigated information, enhanced by the financial analysis that is completing the assessments.**

**AZ Holding, the Italian first full credit servicer specialized in the management of NPL portfolio in different asset classes, confirms its presence in the credit sector again with innovation and responsiveness to the market needs.**

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**Simona Gaudiosi**

Media and External Relations

[Simona.gaudiosi@azholding.it](mailto:Simona.gaudiosi@azholding.it)

*AZ Holding S.p.A. It is an independent full credit servicer, operating in the management of NPL portfolio with expertise in various asset classes, applied to channels of collection and infoproviding. Its main clients are major Italian financial institutions, international funds, utilities and insurance company. AZ Holding is also active in the antifraud on insurance, intelligence, security and heritage protection markets .  
[www.azholding.it](http://www.azholding.it)*

Info at: Gruppo AZ Holding S.p.A.

Simona Gaudiosi

Phone: +39 3669270394

[Simona.gaudiosi@azholding.it](mailto:Simona.gaudiosi@azholding.it)

[www.azholding.it](http://www.azholding.it)