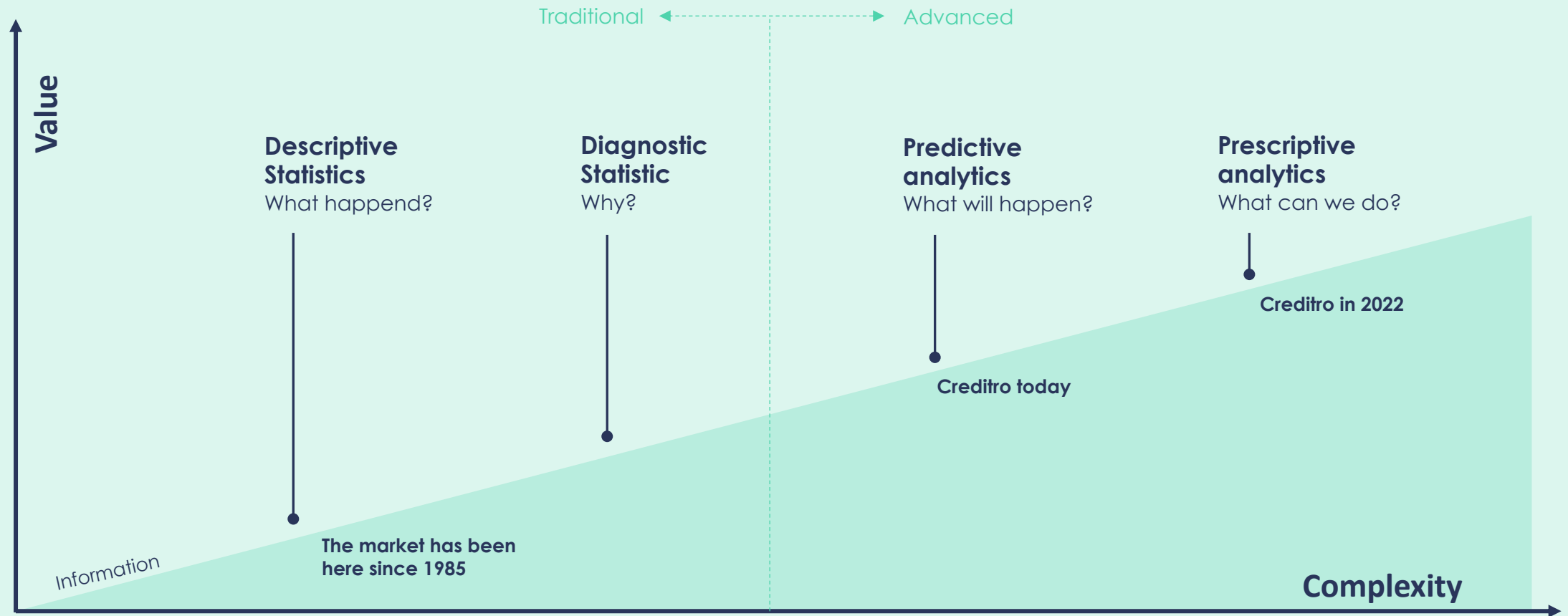


Credito.

A world without
fraud and money laundering

Anti-fraud and Risk

A closer look at the development



**One tool.
Many features.**

Information



Credit Rating

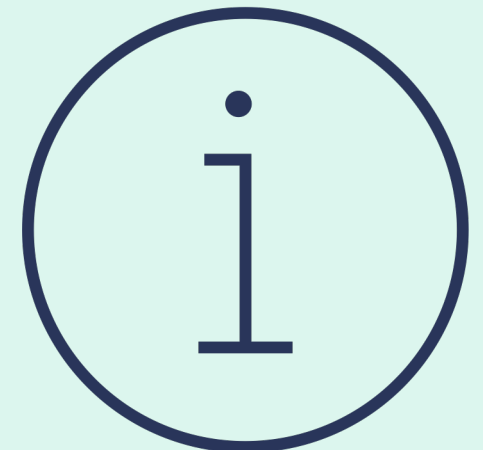
Early-warning & anti-fraud

Live updated data.

Enriched data and
payment history.

Gathers all knowledge
one place.

Cross-referenced with
Badmedia check.



**One tool.
Many features.**

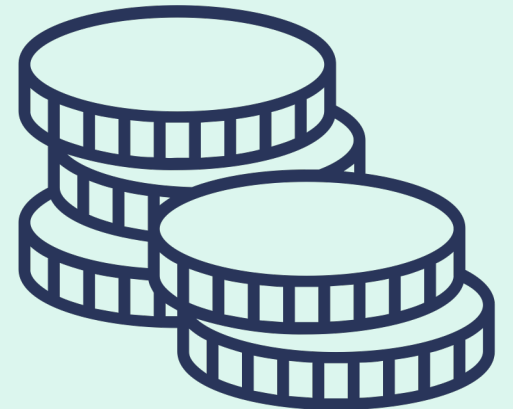
Information

Credit Ratings

Early-warning & anti-fraud



- Customizable in real time.
- Involves bankruptcy history.
- Special points of concern.



One tool. Many features.

Information

Kreditvurdering

Early-warning & anti-fraud



Warns of fraud or bankruptcy risk.

We warned against 65% of last year's bankruptcies at least 3 months before.

We catch up to 90% of fraud cases, before fraud occurs.

Warns against organized criminals and "serial bankruptcies".

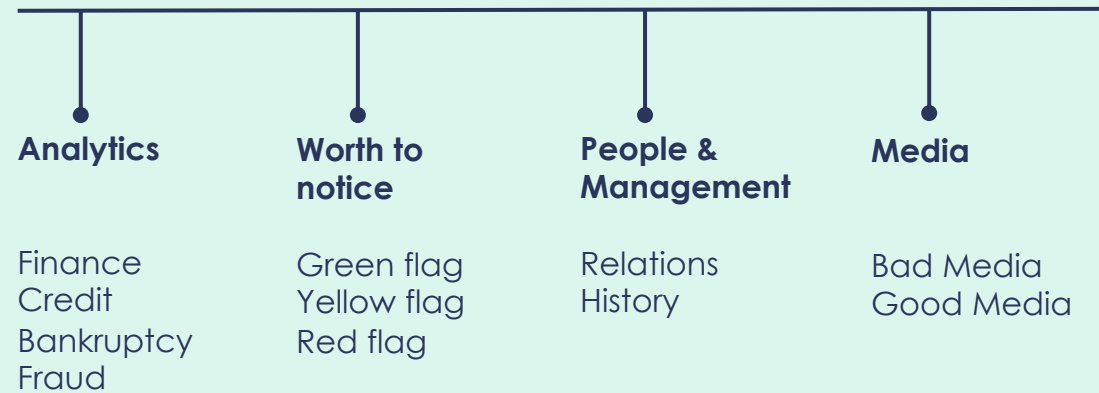
Screens for history, prepaid cellphones, bad media and relations to blacklist registers.



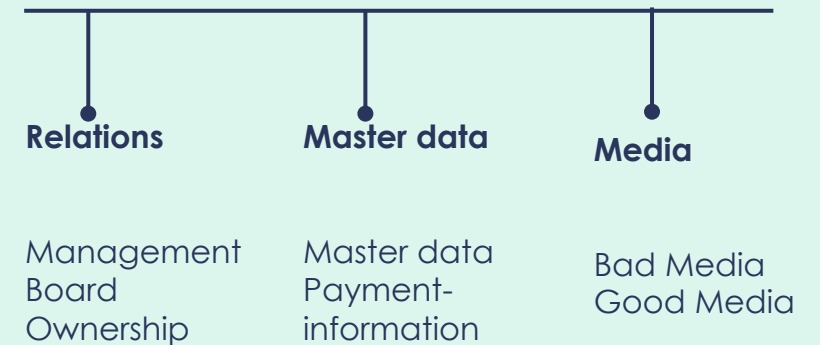
One access. One point of view.



Companies



Individuals



Cases

Bankruptcies without notice

Dansk And A/S

Caution, risk assessment and change-tracking announced increased risk as early as mid-2016.

Rating by other players: A

Nyt Hjem ApS

Cautions, risk assessment and change-tracking advised for more than 1 year before bankruptcy occurred. The company had previously made capital changes, been bankrupt and changed status back to normal.

Ratings by other players: B - A rating.

Tvillum ApS

Cautions, risk assessment and change-tracking advised for more than 3 months before bankruptcy occurred. 500 employees lost their jobs and creditors lost several million.

Rating by other players: AAA

Cases

Organized crime

Domexo ApS

Creditor loss approx. DKK 12.600.000

Leasing and creditor fraud as well as chain swings. Caution and our Anti-fraud program stop lending.

Advised against the company 3 years before bankruptcy (1 month before first credit).

Ratings from other players: A - AA, 2 samples

Mølvang ApS

Creditor loss approx. DKK 1.225.000

Creditor fraud and chain fraud. Anti-Fraud program stops lending before injury.

Advice against lending 2 years before bankruptcy (6 months before first credit).

BpHe ApS

Creditor loss approx. DKK 5.100.000

Creditor fraud and chain fraud. Anti-Fraud program stops lending before injury.

Advice against granting credit 3 years before bankruptcy (6 months before first credit).

Ratings from other players: B - A, 3 samples

Case: Domexo ApS

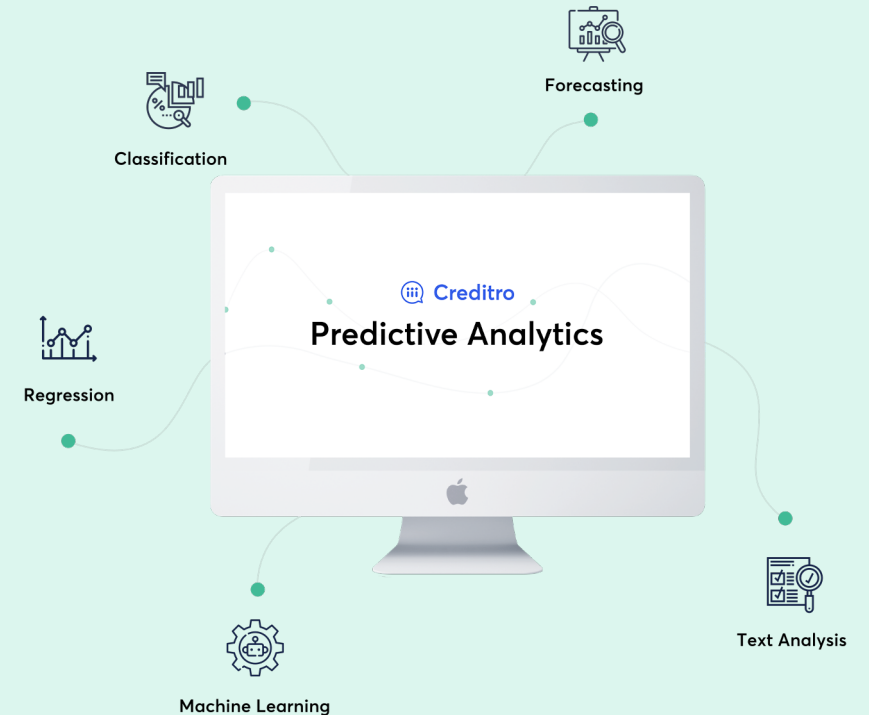
What would the fraud algorithm have shown?

Basic information

- More than usual number of changes in administrative information
- In continuation of each other, the company has changed both management, address and contact information.
- The company uses a lebara prepaid simcard
- The company is not subject to audit
- Uses one-com as a hosting provider (offers anonymity)

Financial information

- High and deviating growth in individual and overall accounting items
- Sudden opt-out of subject to audit despite audits previous years
- Suddenly reorganizing the accounting period of financial reports
- Sudden growth in the company



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