

# Bisnode introduction

Ratos Capital Markets Day June 2018

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# Bisnode at a glance

Brief company facts

Operations in

**19**

countries

**130 000**  
customers

Approx.

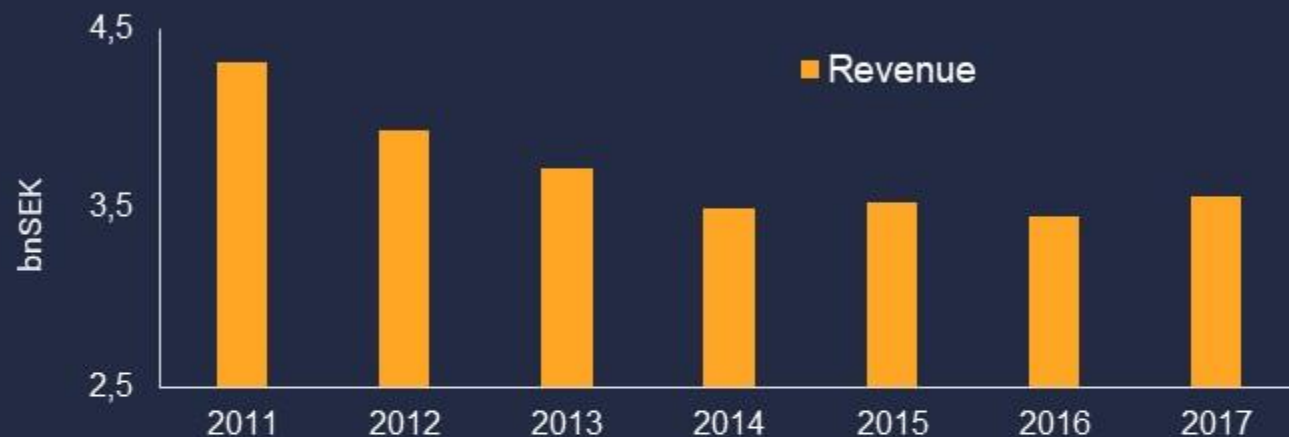
**2 100**

employees

**#1 – 3 position**  
in our markets

# Bisnode at a glance

## Bisnode numbers

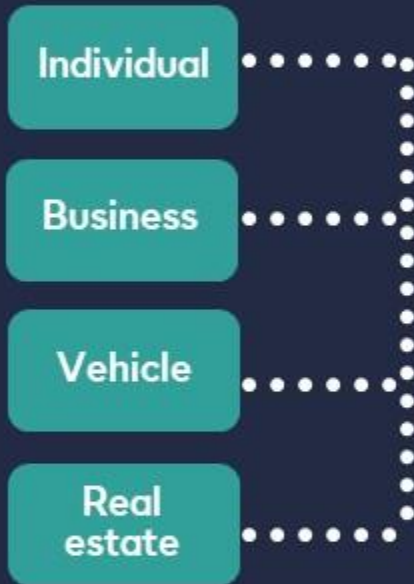


**12% underlying EBITA in 2017**

9% in 2015

# Bisnode value chain

## Data sources



- 550 data sources
- 283m companies
- 120m consumers
- Largest D&B partner

## Bisnode Data platform(s)



- High barrier for entry by competitors

## Analytics



- 100 data scientists & analysts

## Offerings



- MDM
- Decision support
- Automated decision

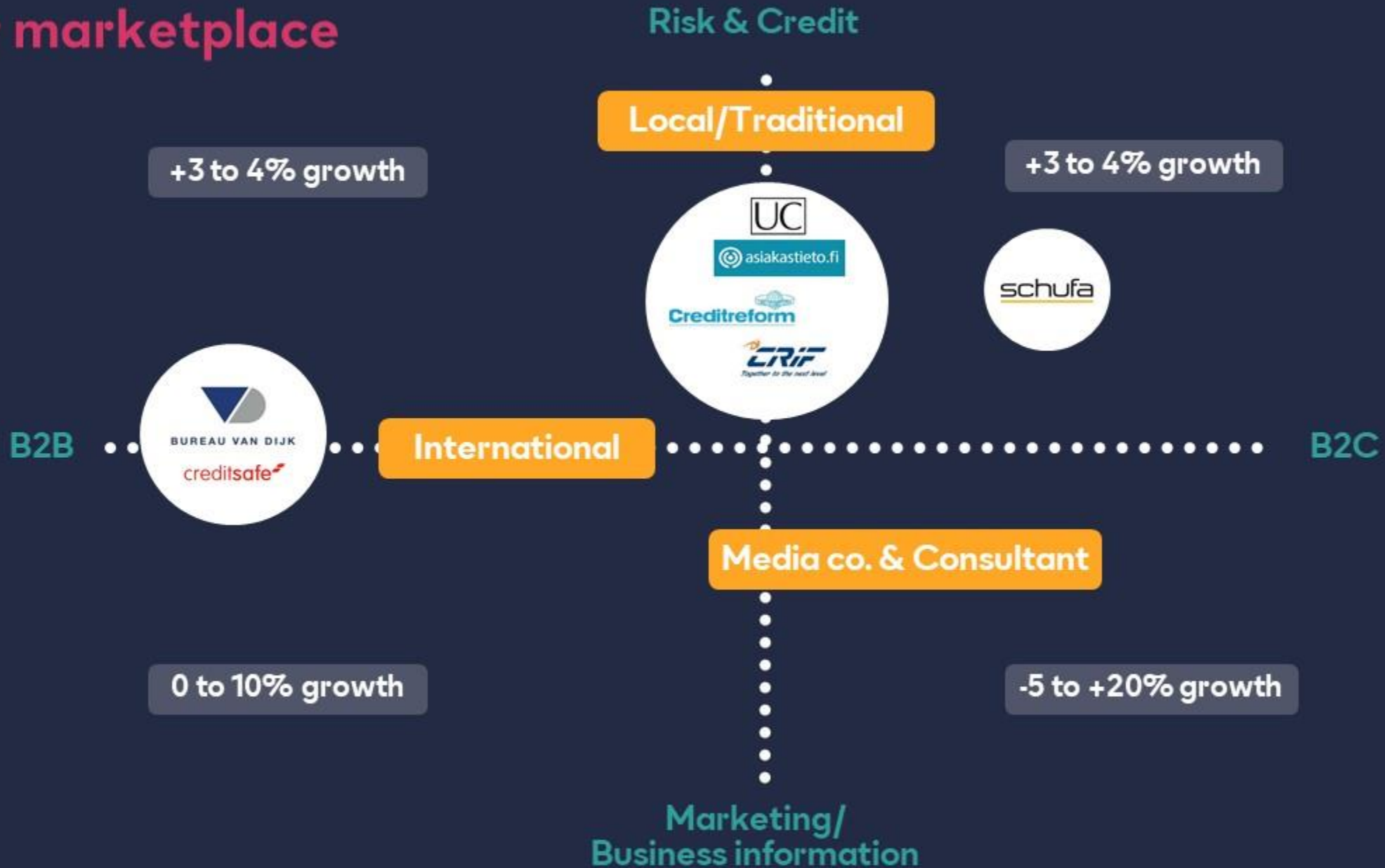
## Customer (revenue %)



- 73% in recurring revenues



# Our marketplace



# Three megatrends affecting our customers



The new area of  
Digital Automation

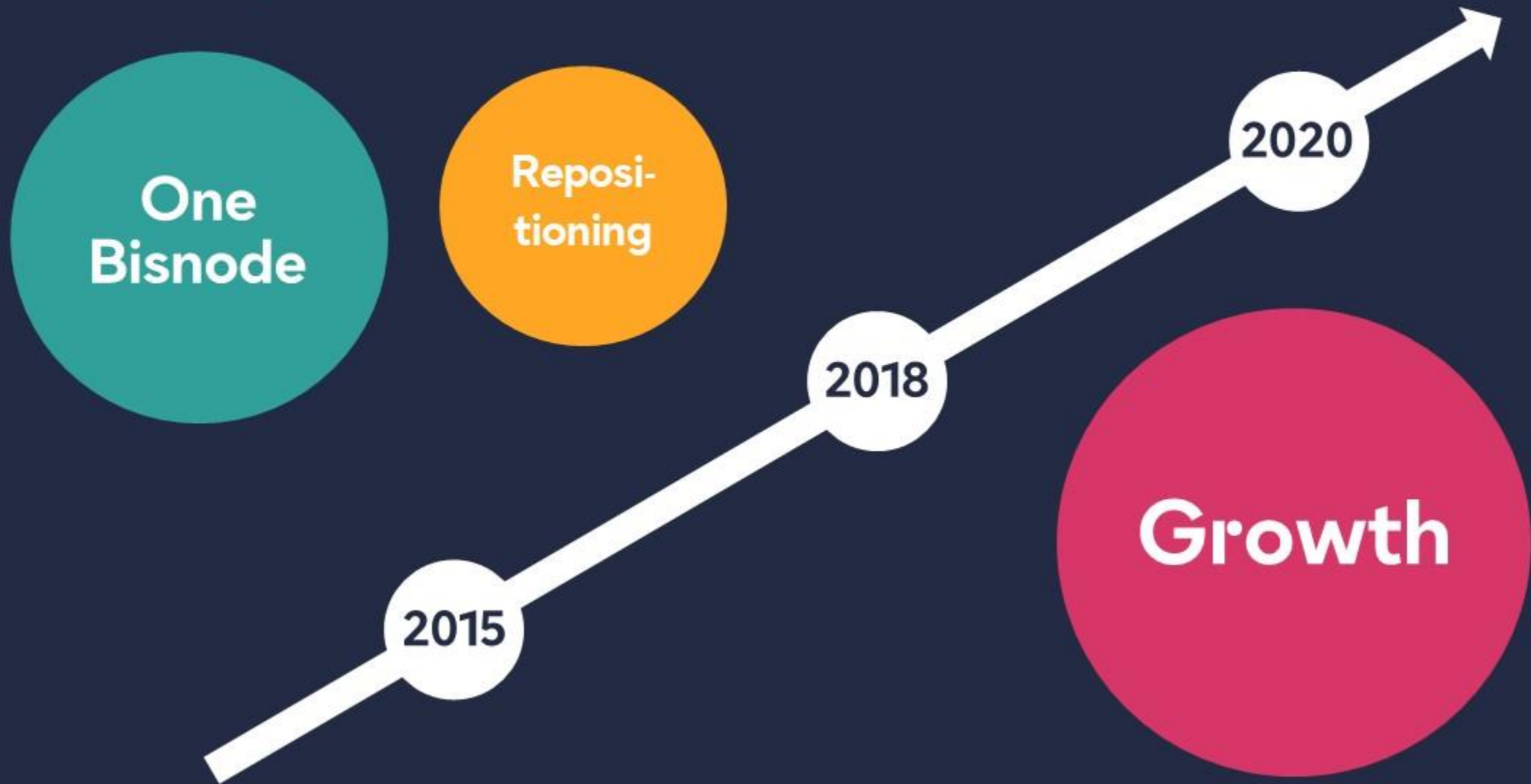


Data for Compliance



Going digital to  
drive growth

## Continuing on our transformation



# Our key initiatives from 2015

## The Key Initiative

**KI1** Leading Common Risk & Credit Platform

**KI2** Next Generation Marketing Data (Marketing 2.0)

**KI3** Big Data Analytics

**KI4** Operational Efficiency

**KI5** Innovation & Culture

## Status

Continues

Continues

Graduated

Graduated

Graduated



## Our new key initiatives

**KI6**

**One data platform**

**KI7**

**Common operations  
for group products**

**KI8**

**Premium Customer  
Growth**

# Deepdive: Bisnode RiskGuardian Suite

**Reports, scoring, monitoring and portfolio analysis**

3–9 months earlier warning on losses

True portfolio view of exposures, expected losses, etc.

**Real-time financial screening**

Financial report based on bank data (no letter of notice)

Consent-based use

**Automated credit decisioning**

50%+ less manual work

1–3 percentage points more sales accepted

**Compliance screening**

50–80% reduction in recurring fraud-losses

PEP and sanction list screening

# Customer case: Decisioning for Telecom company



## Situation

- Desired to maintain the same risk exposure but increase no. of accepted applicants



## Solution

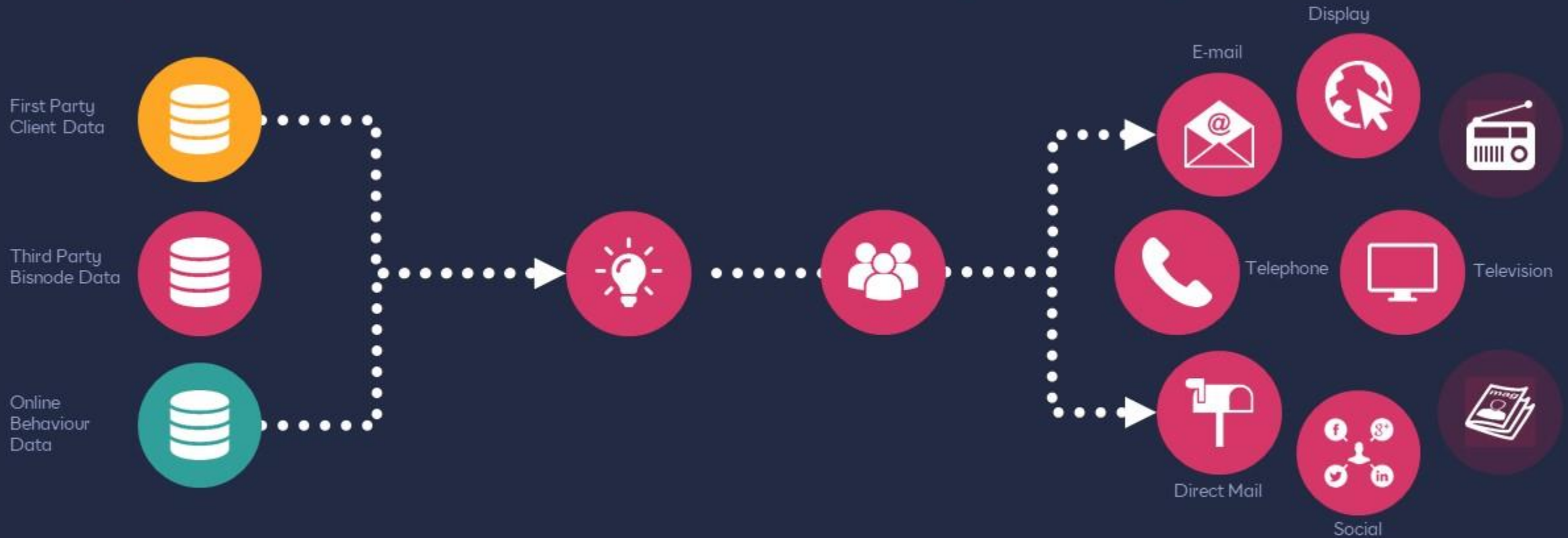
- Bisnode decision support for automated credit decisions
- Semi-adapted scorecard



## Outcome

- ✓ +2.5 MEUR new revenues
- ✓ +10k approved customers
- ✓ Desired risk exposure maintained

# Deepdive: New Omnichannel Marketing Offering



1. Combine Bisnode's data, online data and client data

2. Create insights using real time Big Data Analytics

3. Create audiences using insights

4. Make audiences available in all channels



# Customer case: Targeting via Omnichannel Strategy



## Situation

- Nordic company that has historically used traditional DM
- Wished for new channels to find customers

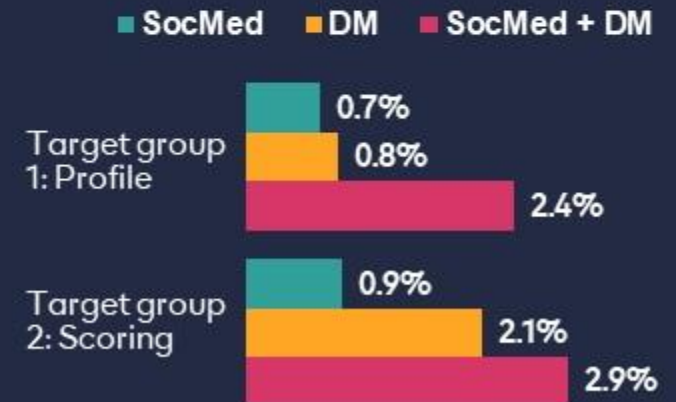


## Solution

- Traditional DM plus social media campaign
- Target group 1: Selection based on members' profiles
- Target group 2: Scoring based on Bisnode data



## Outcome





Q&A



Bisnode