

Your International Trade Enabler

SKYMINDER
BY CRIF



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The CRIF Business-to-Business risk information
platform enabling international trade.

Confident business decisions

SkyMinder helps companies to deal with different aspects linked to **decision-making processes thanks to an innovative and exhaustive concept of risk assessments**. All industries can use **SkyMinder** in their relations with business partners as part of their evaluation process. **SkyMinder** allows users to perform financial and credit evaluations, satisfy compliance requirements, avoid involvement in financial crimes, safeguard their reputation, identify in advance any potential cyber vulnerabilities as well as know more about propensity to innovation and related intangible assets.

Thanks to a **wide set of quality information**, decisions on companies located anywhere in the world can be taken with a high level of confidence. Starting from a company's firmographic information, the dataset also includes legal events, negative information, company structure, financial information and activity details. There is also information relating to lists such as sanctions and enforcements, as well as cyber exposure and registered patents.

Around 60 providers, including CRIF operations and third-party providers, are strongly committed to providing best-in-class, quality solutions. As a result, **all countries are available via SkyMinder, with no exceptions**.

QUALITY AND SOURCES

High quality and worldwide presence

SkyMinder provides information on **companies located anywhere in the world with the mission to guarantee best-in-class quality**, taking into account the fact that:

- The **organization of public bodies** registering company information may differ from country to country
- Every country has its **own legislation** affecting data availability and updating
- **Data friction is highly variable**: from countries with very good data availability, to others where data collection and freshness are more challenging

But despite these differences, **SkyMinder's mission is to provide comprehensive, reliable and updated information.**

SkyMinder has around 60 information providers, including CRIF operations in several countries combined with local third-party information providers, all of them matching **SkyMinder's** strong quality standard levels.

In all cases, the process followed to produce high value information can be summarized as follows:

- **In-depth knowledge** of local legislation and related data availability and updating, with connected processes
- **Data collection** with access to public sources or other publicly available sources
- **Data intelligence**, based on collected data, and ability to produce proprietary data assessments, such as ratings, scores and credit limit

Data sources are often quite similar from country to country, but data availability and related freshness can be very different. In general terms, the data sources include:

- Public Registries
- Courts
- Lists relating to Sanctions, Enforcements, PEPs (politically exposed persons), SOEs (state owned enterprises), Registrations and Adverse Media
- Other sources

BENEFITS

10 Benefits for Global Trade

SkyMinder solutions offer **several benefits to help worldwide customers in global trade:**



Worldwide availability



Report tailored to
different risk profiles



High-quality information



Consistent user experience



Risk assessment
information availability



Flexibility in
accessing information



Different monitoring solutions
accordingly to data availability
in specific countries



Holistic approach
to risk assessment



Report with different
levels of detail



All decision-making aspects
covered by **SkyMinder**
solutions

MARKET NEEDS

Satisfying market needs as a priority

SkyMinder, thanks to its holistic approach to risk assessment, is able to satisfy various market needs. This also means providing information relevant to different departments within a company.



MARKET NEEDS

Customer Evaluation

Supplier Assessment

Know your Customers and Vendors

Business Development Promotion

Cyber Attack Prevention

Due Diligence Processes



DEPARTMENT

Credit and Financial Management, Import-Export

Supplier Management, Procurement

Compliance Management, Anti-Bribery and Corruption Departments, Legal Management

Sales, Marketing

Supply Management, IT Management, General Management

General Management, Due Diligence and Mergers & Acquisitions



MAIN SOLUTIONS

Executive Report, Full Report, Slim Report, Monitoring

Executive Report, Full Report, Slim Report, Monitoring, Cyber Risk Report

Verification Report, Executive Report, Full Report, Monitoring, Extended Check Report, Compliance Check, Official Documents, LEI

Executive Report, Full Report

KYND Cyber Risk Report

Executive Report, Full Report, LEI

SKYMINDER CUSTOMER EXPERIENCE

Flexible approach to enhance decision-making processes

SkyMinder is available via the WEB and API with the same solutions available and management features such as:

MyReports

Storage of
SkyMinder solutions

MyPortfolio

Manage cases
under monitoring

Search & Match and Export features

To simplify the
query process

MyDashboard

In addition, via Web mode
only, MyDashboard
provides an overview
of the queried companies



Solutions for Business Partner Evaluation



EXECUTIVE, FULL AND SLIM REPORTS

Three reports with different levels of detail providing information for credit and financial evaluation. Available online or freshly investigated, they include a Risk Assessment and Credit Limit, as well as firmographic, negative and legal data, financial information, company structure and activities.

The Full Report is available for all countries and the Slim Report for a significant number of countries. Monitoring solutions can be linked to Full and Slim Report.

The Executive Report, same content as Full Report, includes a Executive Summary generated by AI with key information available in the report focused on the assigned risk level.

BENEFITS

Reliable and updated information to evaluate business partners such as customers or suppliers.

Having a choice between two products helps identify the most suitable for the decision to be taken.



MONITORING SOLUTIONS

Range of solutions able to cover all countries. Starting from a report, users can receive a notification if there are changes relating to a company. The notification can be sent as soon as something happens for a selected list of countries, or periodically for all countries.

Notification content is related to the information included in the reports.

BENEFITS

Being notified of changes to a company is important as it allows the credit policy to be reviewed, if needed, and avoids decisions being made using old information.

Being able to schedule the review of a report in advance in an area with availability and updating issues provides a guarantee in terms of quality.



VERIFICATION REPORT

Linked to data availability and local legislation, this report contains the Domestic Beneficial Owner, where available, or Shareholders.

Available online or freshly investigated, it covers a significant part of the world.

BENEFITS

Checks the identity verification at a worldwide level and helps to **understand the actual company ownership**.

This is required by law but it is also crucial to protecting your reputation.



EXTENDED CHECK REPORT

This has the structure and content of a **Full Report with additional checks on the company itself, shareholders and managers relating to their presence on lists** related to Sanctions, Enforcements, PEPs (politically exposed persons) SOEs (state owned enterprises), Registrations, and Adverse Media.

Available for almost all countries, it can be online or freshly investigated and it is possible to plan a complete review

BENEFITS

Combines information to assess a business partner based on a risk evaluation, financials, corporate structure, negative and legal data and a check conducted on lists relating to financial crimes and other criminal acts.

Making sure that a partner has not been involved in any crimes is mandatory for some subjects and industries, but it is also crucial to protecting your reputation.



COMPLIANCE CHECK

Available for all countries and always online, **this check can be carried out on a company but also on a person.**

Checks are performed to identify if the subject is present on lists related to Sanctions, Enforcements, PEPs (politically exposed persons) SOEs (state owned enterprises), Registrations and Adverse Media.

BENEFITS

Understanding in advance **if a business partner (either a company or a person with a business connection) is involved in criminal activities**, including financial, is crucial to protecting your business. This is important in order to comply with specific regulatory obligations, but is always good practice from a reputational point of view.



OFFICIAL DOCUMENTS AND LEI

These include two groups of documents, one coming from Public Registries, the other from GLEIF – Global Legal Entity Identifier Foundation.

Public Registry documents are available online or offline and they cover a substantial number of countries.

GLEIF – Global Legal Entity Identifier Foundation products have worldwide coverage. Registration isn't mandatory for all companies but for specific subjects only.

Public Registry documents are related to registration with public bodies, shareholders, financial information and so on.

GLEIF – Global Legal Entity Identifier Foundation products are related to the LEI code or shareholders.

BENEFITS

Provides useful documents for due diligence processes if details related to registration or other official records are required.

In the case of GLEIF – Global Legal Entity Identifier Foundation products, the LEI code is specifically required to maintain transparency in financial transactions.



KYND CYBER RISK REPORT

Offline and available worldwide, the report provides information related to the **cyber security risk level**. An analysis related to domains and certificates is able to identify specific weaknesses and related recommendations to avoid cyber attacks.

BENEFITS

In order to avoid dangerous interruptions in the supply chain, it is important to **understand in advance the general cyber vulnerability level** as well as that related to the most critical areas. It is a matter of protecting the business and avoiding entering into relationships with business partners exposed to cyber attacks.



CRIF S.p.A.

Via della Beverara 21 | 40131 | Bologna | Italy

T +39 051 4176111

E info@crif.com

www.crif.com