



GRUPA BIK



How BIK supports consumers?

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The only credit reference agency in Poland, established in **1997 r.**



Shareholders – **9 biggest banks in Poland and Polish Bank**



The database of about **164.7 million accounts** held by **25.4 million** individual customers



Objective: exchanging credit information between banks and financial institutions about credit obligations of their (**positive** and negative credit record)



DFP
Digital Fingerprints



A cybersecurity company specialising in behavioural biometrics, **Established in 2017 r.**



Shareholder: **Biuro Informacji Kredytowej (as of June 1, 2022)**



Production implementations in 3 banks in Poland, so far, biometric models have been built **for over 2,5 million users**



Building a sectoral behavioural biometric system based on the solution of the Digital Fingerprints company and BIK Group competences



BIG
InfoMonitor



Economic information bureau – utilities, telecoms, municipalities, companies, Established in **2003 r.**



Shareholders: **Biuro Informacji Kredytowej and the Polish Banking Association**



168 million downloaded reports on indebtedness of individuals and business entities since 2014



Collecting, processing and delivering information from non-banking sector

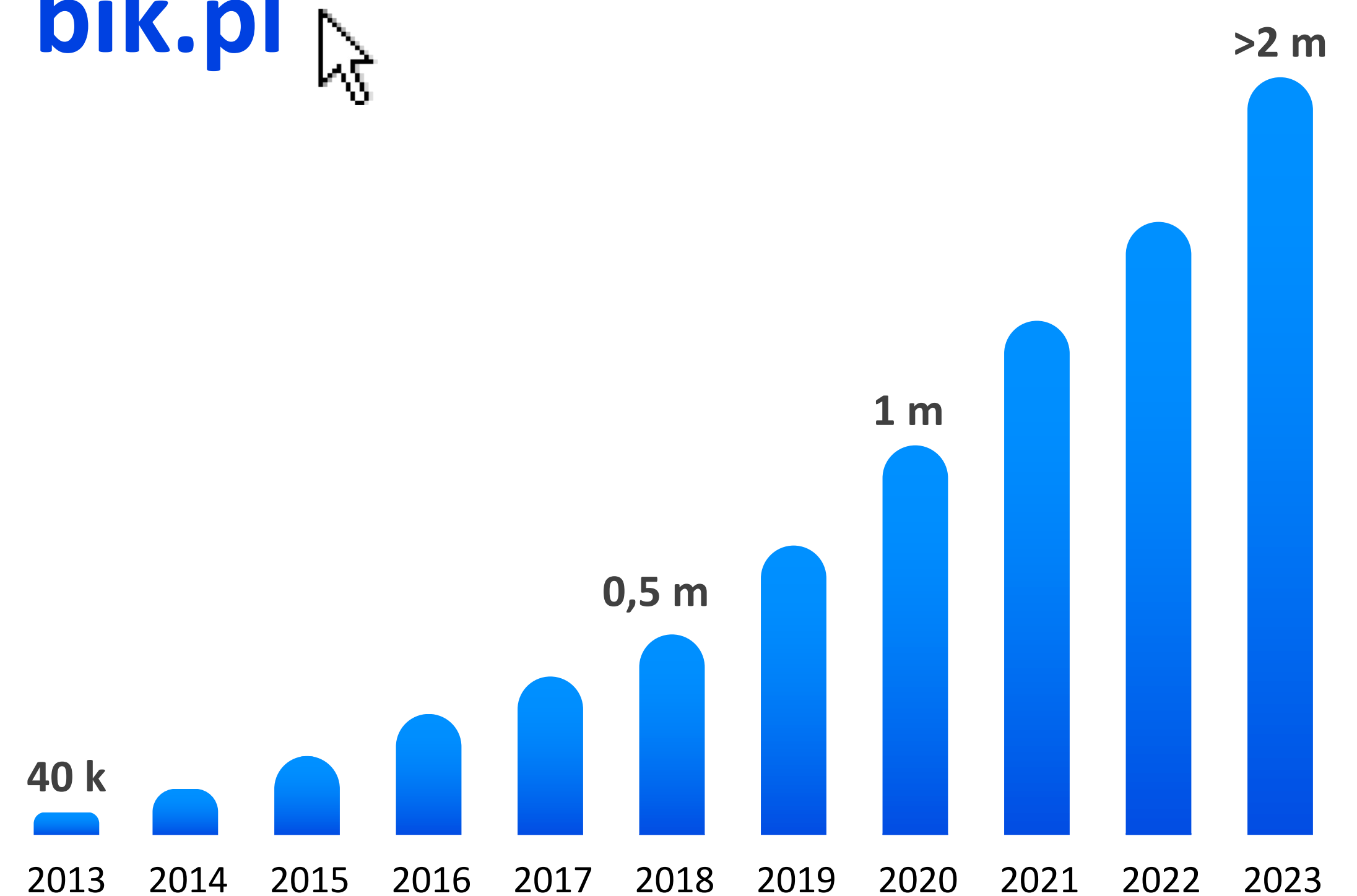
High-level overview on BIK consumer business



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- Consumer Business Line **was established** in BIK in **2012**. BIK has offered **on-line services** www.bik.pl since **2013** with a redesign in 2016. Next redesign planned for Q4 2024.
- BIK Consumer Line **accounts for 20 % of total BIK revenues**.
- Products are offered to both - consumers and small companies (80 % self-employed).
- 17 % of households in Poland have their account on www.bik.pl (>2,2 m people)
- More than 140 k small companies are registered in bik.pl.

Number of client's accounts on bik.pl



Our sales channels

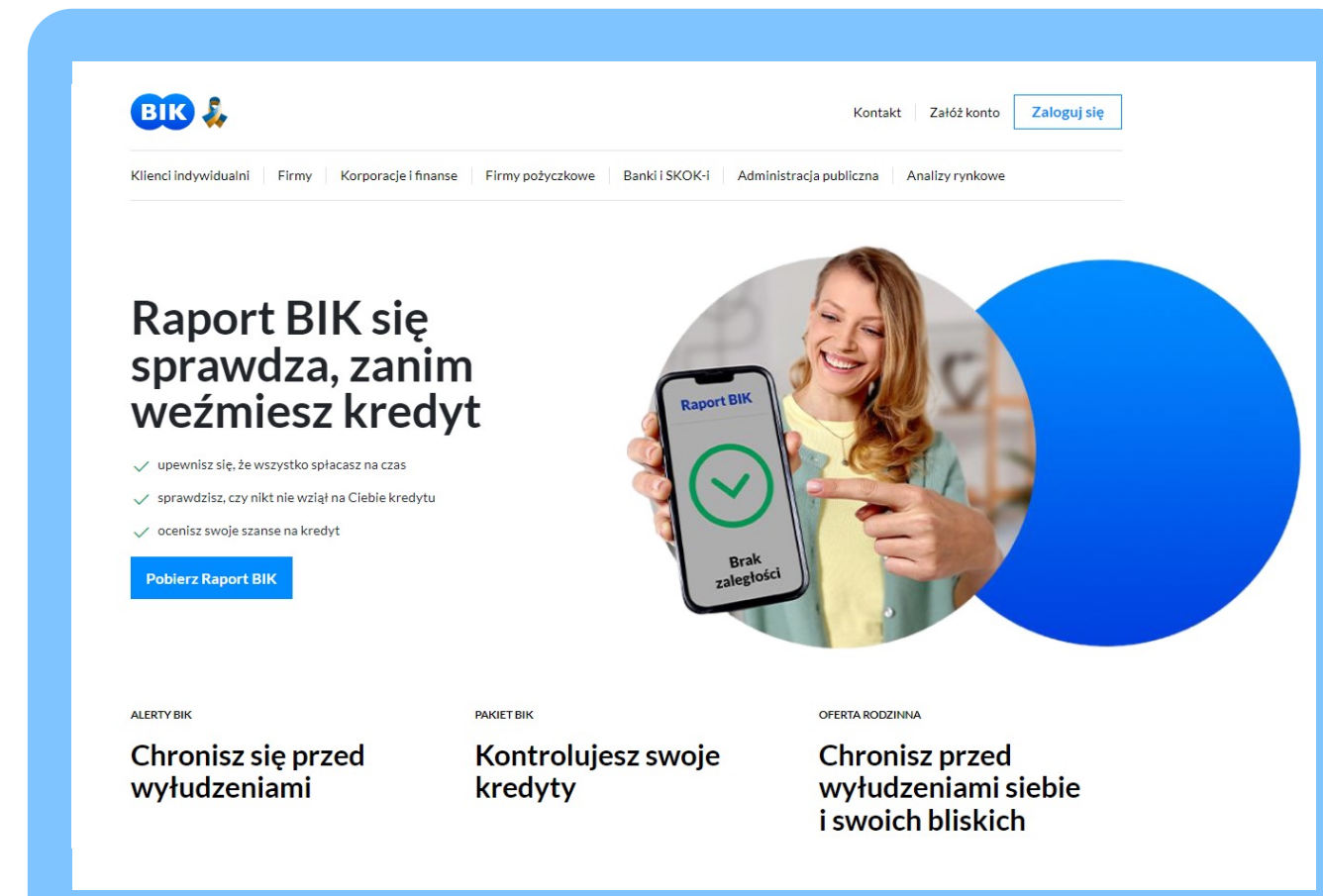


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B2C direct (portal & app)

as a main sales channel.

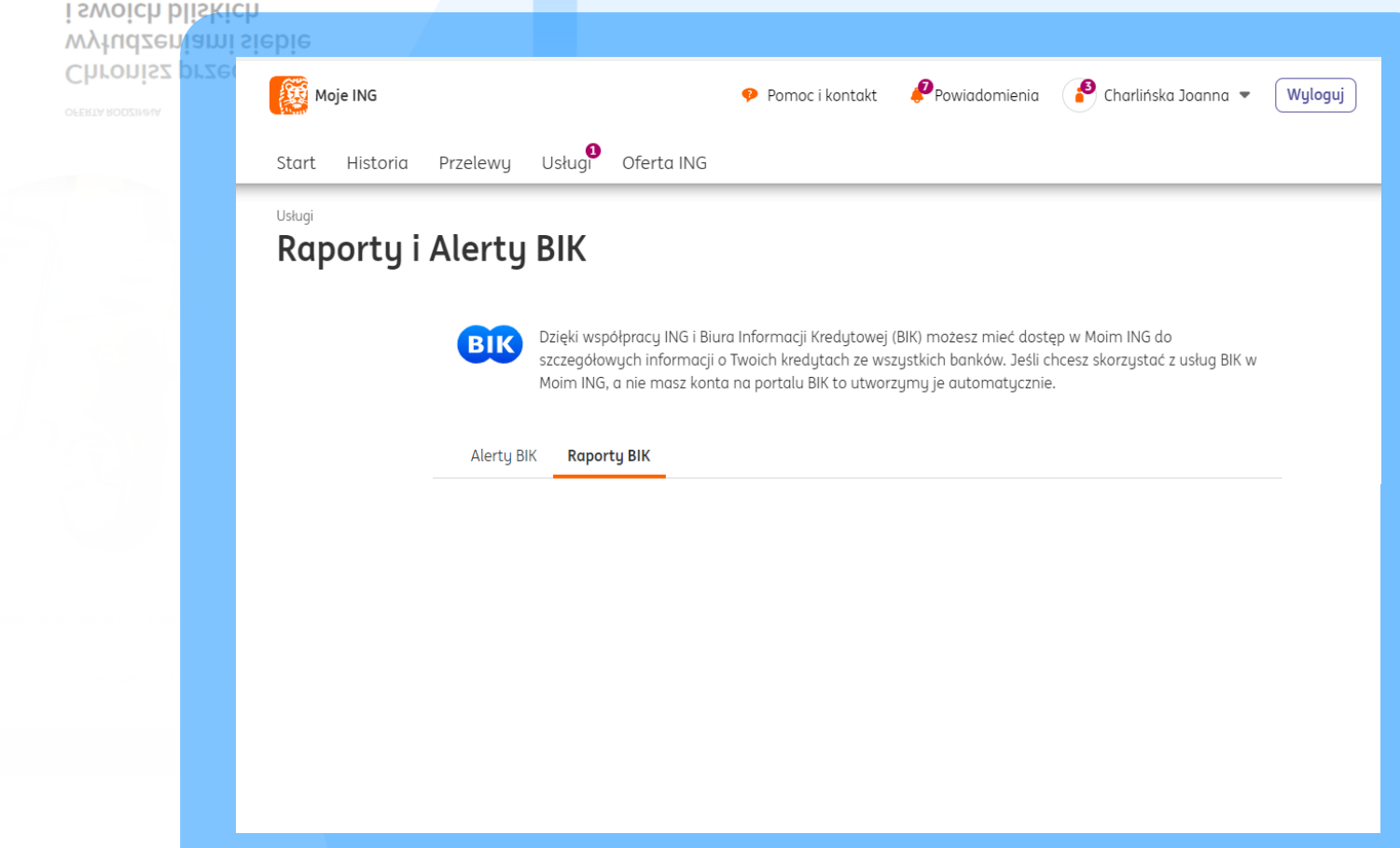
- An effective on-boarding processes.
- Strong authentication process.
- Supported self service.



B2B2C (partners)

as a complementary sales channel.

- Internet banking accounts.
- Bundles with instalment loans.
- Bundles with insurance offer.
- This channel accounts for 10 % of revenues in consumer line.
- Brand new solution - activation code of the BIK offer are available in one of the biggest electrical retailers.



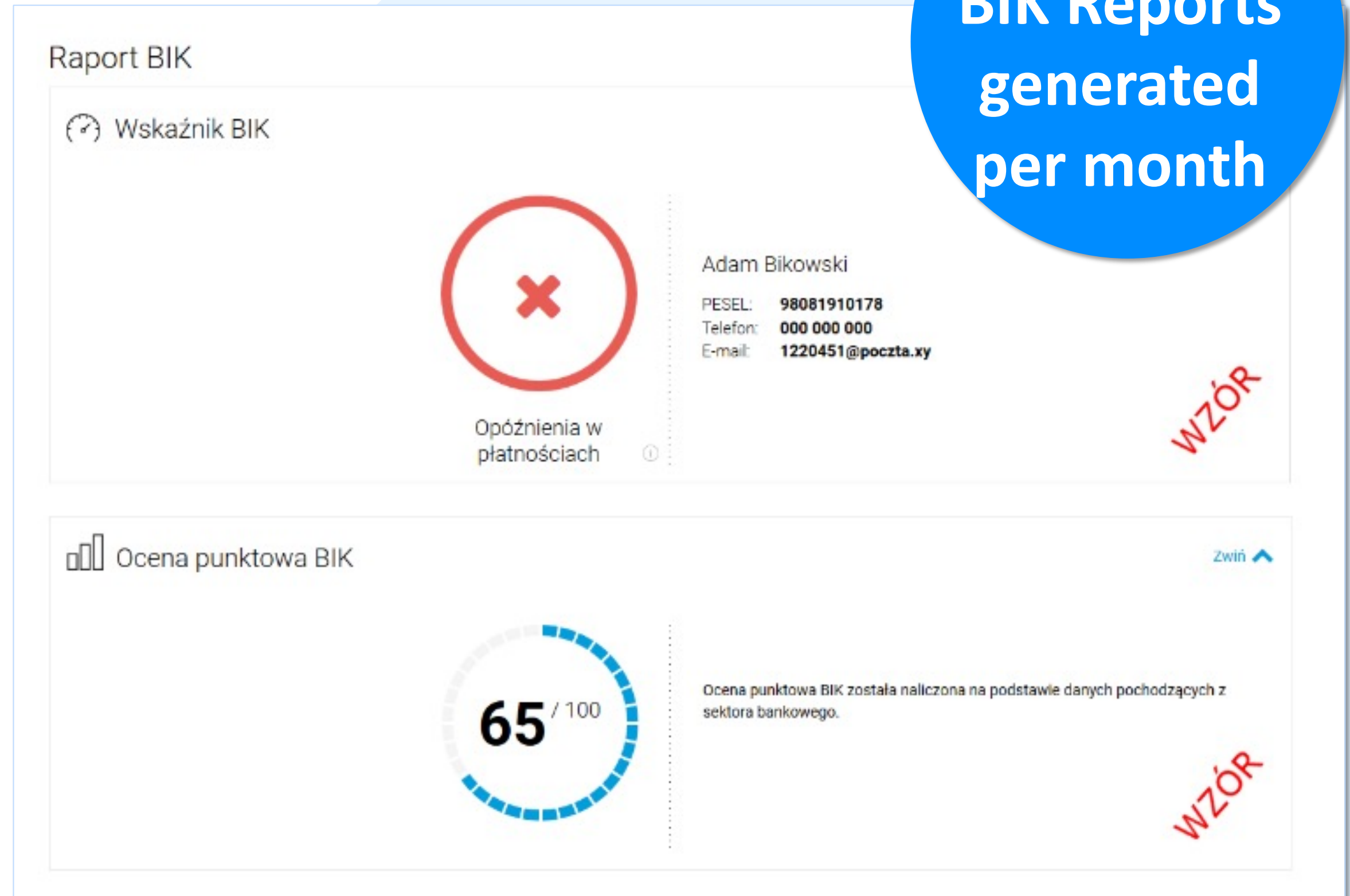
BIK Report – the flagship of BIK offer



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- Our goal is to support the client by delivering **synthetic, easy to understand products, not raw data.**
- Report contains credit history, score and economic information from register of debtors.
- Information presented as a graphic repayment progress and synthetic indicators, which reveals payment status at a glance.

~200 k
BIK Reports
generated
per month

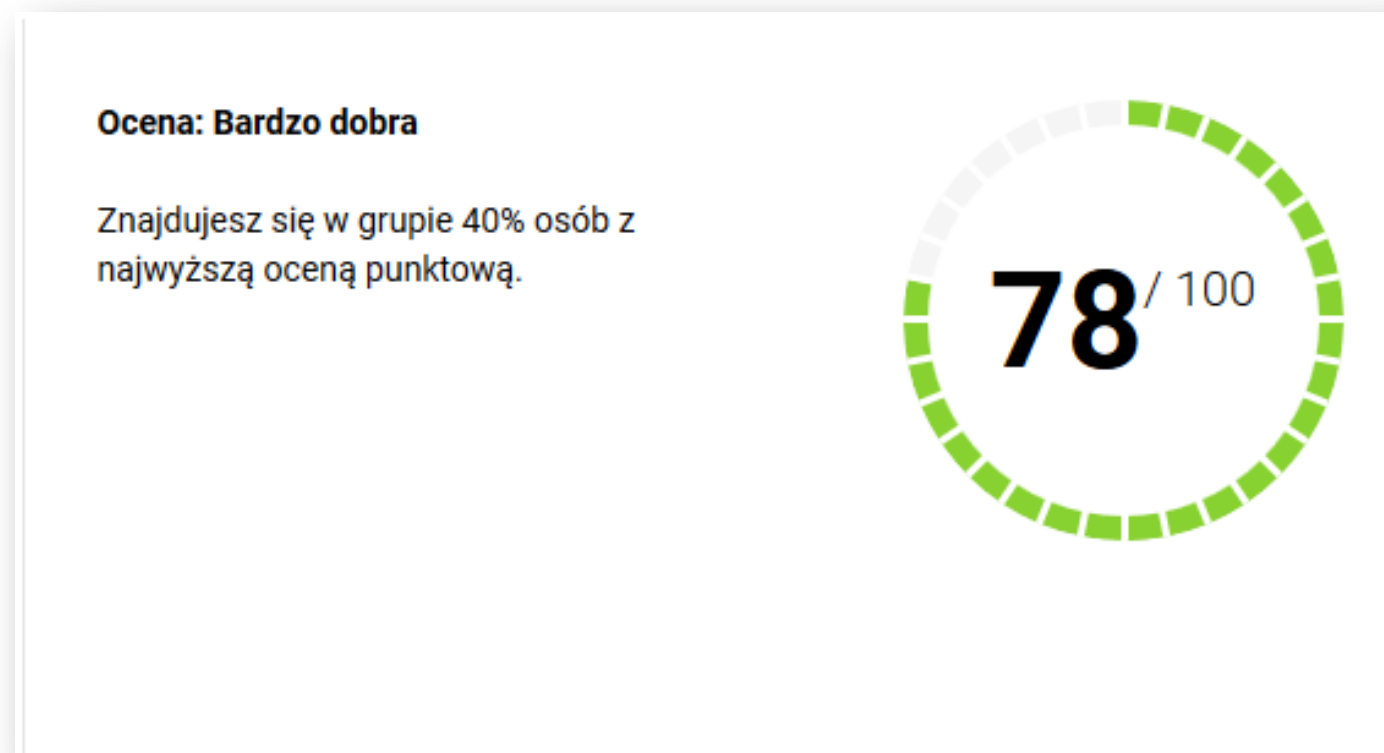


Personal score information on BIK Report



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Client's personal score



The most important factors in score calculation with recommendations.

- 1 – Delays in payments
- 2 – Amount of loans and credit cards
- 3 – Credit enquiries in the last 12 month
- 4 – Length of the credit history

Personal score on the scale

Ocena	Punkty
Doskonała	80 - 100
Bardzo dobra	74 - 79
Dobra	69 - 73
Umiarkowana	59 - 68
Niska	0 - 58

Terminowość Korzystanie Wnioskowanie Doświadczenie

Czy spłacasz swoje kredyty bez opóźnień?

Ten czynnik w największym stopniu wpływa na ocenę punktową.

Credit Predictor



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- Customer (consumer only) **could estimate his chances of obtaining a loan** (cash loan or mortgage loan).
- Client enters his real data. Credit chances are calculated on customer's real credit history **(unique feature)**.
- Customer is offered an **detailed explanation** of his chances and **recommendations**, how to improve the chances.

Twoje szanse na kredyt:

małe

Taki wynik oznacza, że znaczna większość banków prawdopodobnie nie udzieli Ci tego kredytu.

Nie powinieneś ubiegać się o nowy kredyt. Dodatkowa rata może być dla Ciebie nadmiernym obciążeniem.

Kredyt: **Konsumpcyjny**
Kwota: **40.000 zł**
Liczba rat: **24**
Kwota raty: **2.024 zł**

Wpływ na ocenę mają:

Wpływ	Wpływ na ocenę
Zaległości w spłacie	✓
Ocena punktowa	✓
Obciążenie wydatkami	✗
Suma kredytów	✓

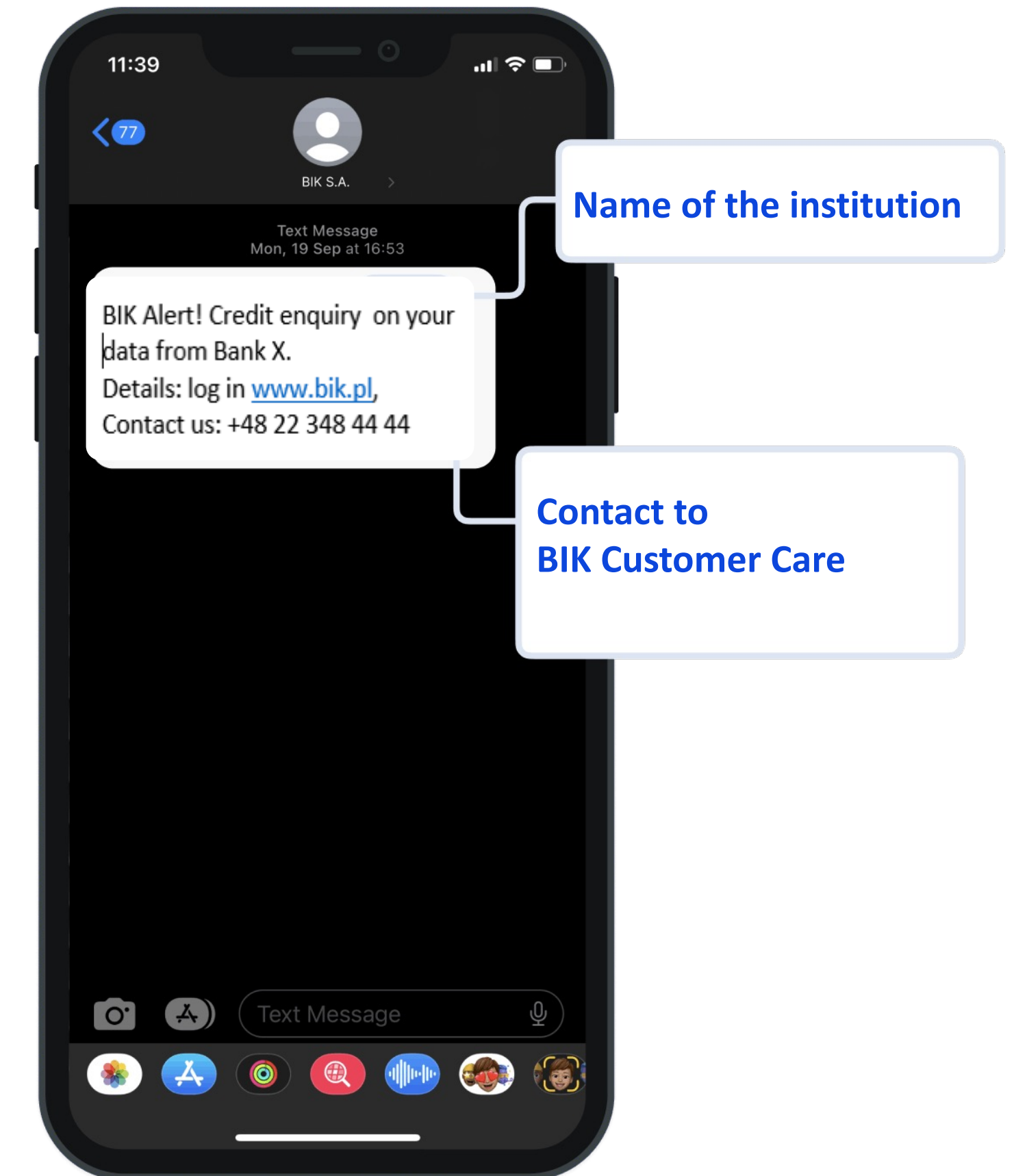
500+ calculations per day

Fraud protection for client and whole family



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- BIK Alerts protects 24/7 against: **signing a contract using client's data, fraud attempts** (enquiry to BIK or enquiry to register of debtors); **BNPL transactions; payment delays.**
- **Expert help** in analysing client's situation, sending sample of documents (certificate of reporting a committed offense).
- **BIK Warnings (brand new solution)**– an information on data leaks, dangerous events in cyberspace.
- BIK Alerts are highly recommended by institutions, who have been targeted (eg. by fraudster).
- Family Offer enables to **supervise family credit history.** Client can activate **Alerts for 4 family** members, check reports and receives alerts about family members.



Advertising boosts awareness, supports sales



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- Since 2021 BIK runs **regular media campaign featuring key products.**
- For the last campaign BIK won the bronze Effie Award. The mainstream media during campaign was TV, radio and digital.
- We have launched educational activities including: content marketing (e.g. press, radio, BIK website) and Facebook profile.





**CREDIT INFORMATION BUREAU
(BIK)**



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