

Credit Passport

SME credit scoring,
powered by Open Banking



What is CRIF Credit Passport?

The most accurate view of an SME in real time, **Credit Passport**® empowers our partners to build on trust and deepen the relationship with their SME customers.

Easy-to-understand, instantly recognizable rating scale to communicate to your customers.

Constructed around international banking standards to give an accurate and meaningful risk indicator.

Main Features of CRIF Credit Passport?

- **Aggregation** of multiple bank accounts
- **Consent** management
- **European** coverage
- **KPI** calculation
- **Business credit** score calculation
- **Quick and fair** SME assessment
- **Monitoring of changes** to financial health
- **Improved customer** retention

Key Performance Indicators



Why use CRIF Credit Passport?

-  Fully embedded solution, including badge, PDFs and JSON data
-  No-code solution, with fully branded bank connect widget
-  Real-time SME creditworthiness assessment
-  Evaluation of new-to-credit & new-to-country subjects
-  Improved customer behavior and credit quality
-  Improved customer knowledge
-  Additional revenue streams