

BIIA NEWSLETTER

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BIIA NEWSLETTER ISSUE 09 I - 2014

SEPTEMBER I - 2014 ISSUE

Pages 2 - 3

Late Breaking News:

- Alibaba Revenues Surge Ahead of IPO - Raises Valuation to \$140bn
- S&P Breaks into the SME Rating Segment with a 'Ratings Lite' Product
- What Grows? What Does Not? A Review of Q2 2014 Revenue Growth

Pages 4 - 11

Member News:

- Veda Acquires New Zealand Based KMS Data
- Veda in PEXA Sponsorship in Step Towards Electronic Property Settlement
- Outsell Inc.: 2014 Market Size, Share, Forecast, and Trend Report for B2B Trade & Business Information & Company Information
- Equifax Q2 2014 Growth Up 5% - Restructures Commercial Solutions
- BOL Thailand Q2 2014 Revenue Down 11%, Net Income Up 13%
- Creditreform Boniversum: BONIGO Awarded Trusted Store Seal
- Creditsafe Launches Integrated Solutions
- D&B Q2 2014 Revenues Up 2%
- Dun & Bradstreet Partners with Creative Agency Droga5 to Reinvent Its Brand Purpose, Values and Visual Identity
- Dun & Bradstreet Launches Supplier Risk Manager™ 2.0
- Experian Launches Platform to Manage Cross-channel Fraud Risk
- TransUnion Q2 2014 Revenues Up 8.9%
- TransUnion Adds Rent Payment Data

Pages 12 - 13

Industry News:

- Acxiom First Quarter Revenues Down 6%
- FICO Q3 2014 (Fiscal Ending June 30th) Revenues Up 8%
- FICO in Partnership with Turkish Credit Bureau
- CallCredit Launches IncomeFocus
- LifeLock Q2 2014 Revenues Up 29%

Page 14

News from China:

- Accounting Scandal Hits Alibaba's New Film Company
- Alibaba.com Partners with Chinese Banks on Loan Offers
- Alibaba Takes Full Control of AutoNavi

Page 15

News from the Technology Front:

- Apple & IBM Forge Global Partnership to Transform Enterprise Mobility
- IBM Launches New Computer System

Page 16

Cyber Security:

- Cyber Attacks on Financial Institutions Has Nearly Tripled in 2013
- Cyber Security Startup Wickr to Create Chatroom

Page 17

From the Regulatory Corner:

- UK House of Lords: Right to be Forgotten is Wrong, Unworkable, Unreasonable

Page 18

BIIA Welcomes New Members



BIIA Needs You - Volunteers Wanted!



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BIIA NEWSLETTER ISSUE 09 I - 2014

LATE BREAKING NEWS

Alibaba Revenues Surge Ahead of IPO - Raises Valuation to \$140bn



Alibaba reports a tenfold jump from mobile devices helped drive overall revenues 46 per cent higher to Rmb15.8bn (\$2.6bn) in the second quarter, while net income nearly tripled to Rmb12.3bn. Analysts have focused on Alibaba's ability to draw mobile users to its marketplace amid fierce fighting among China's tech groups for customers glued to their smartphones. The group said a third of overall sales by value took place via mobile last quarter, up from 12 per cent last year, as the number of smartphone shoppers hit 188m in June, from 136m last December.

Alibaba also increased its [internal valuation](#) to \$140bn, from \$133bn earlier this month and \$119bn in June, according to a [regulatory filing](#) ahead of its roadshow in Asia, which could start as early as next week. *Source: Financial Times*

S&P Breaks into the SME Rating Segment with a 'Ratings Lite' Product



European regulators have given a green light for S&P to launch its 'Ratings Lite' product for SMEs. S&P is now quietly sounding out potential clients in the UK, France and Germany for what it calls a 'mid-market evaluation'.

S&P's "mid-market evaluation" requires less detailed and less regular financial disclosures to the rating agency than it would for a formal credit rating, but such ratings could help make corporate debt more attractive to investors. About 10 potential clients have so far expressed an interest, and the company has hired analysts and sales staff to push the product this autumn. Mid-size companies will be given a number from 1, for the most creditworthy, to 8. It will be offered to companies with revenues below €1.5bn and debt below €500m. S&P estimates that midsize companies in Europe must refinance €2.7tn of loans in the next five years.

Neeraj Sahai, S&P president stated that "while small businesses had benefited from a number of policy initiatives to boost bank lending, more needed to be done to spur and to stabilize direct lending to the middle market. That segment of the market is vulnerable. These companies generate a lot of employment. S&P would like to make it easier for these companies to fund themselves and to diversify their funding sources."

The move to make it easier and cheaper for companies to purchase an assessment of their creditworthiness comes as regulators around the world flex new powers of scrutiny over credit rating agencies. *Source: Financial Times*

Editorial comment: Surprise, surprise! Competition in the SME rating segment is heating up. Specifically ardent critics of the rating agencies had asked for more competition to curb the powers of the three largest rating agencies. Indeed small credit agencies were launched here and there and it was thought that these new entrants would give the three incumbents a good run for their money. Some even put their thumbs to their noses in defiance. None of it materialized. The large rating agencies became even larger and now the opening shot has been fired by S&P in entering a segment where SME rating agencies felt relatively safe.

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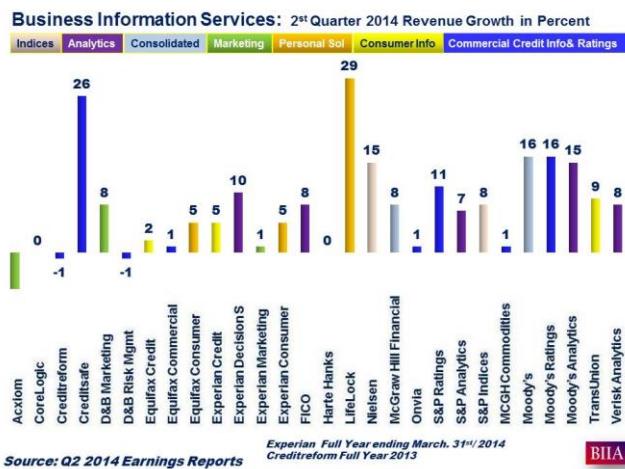
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BIIA NEWSLETTER ISSUE 09 I - 2014

LATE BREAKING NEWS

What Grows? What Does Not? A Review of Q2 2014 Revenue Growth



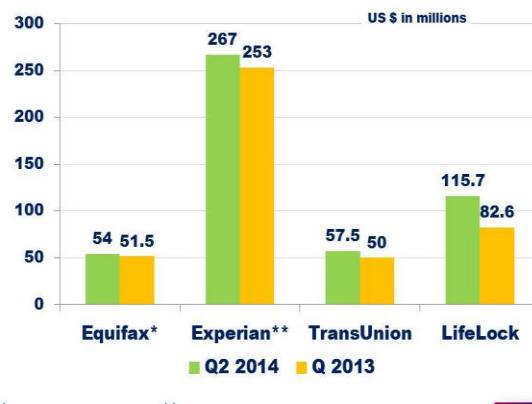
Up, up, up and away: Creditsafe and LifeLock continue to make the grade with double digit growth. Credit rating and analytical services followed.

Credit Ratings: Following the financial crisis many critics had written off the rating agencies. Regulators and competition would see to it that flesh was taken out of their hides. Obviously the latest results from the credit rating segment reflect an entirely different story. It never happened and the three largest rating agencies are as resilient as ever.

Credit Information growth continued its retreat towards lower single digit rates.

Marketing Services: There was not much to write home about this segment. Minus growth or flat results continue to be the norm, with the exception of the market leader D&B. Outsell's Chuck Richard wrote in the latest 2014 Market Size, Share, Forecast, and Trend Report for B2B Trade & Business Information & Company Information (see page 5): "D&B is the market leader and is not resting on its laurels. D&B is examining all aspects of the marketing and sales workflows and data inputs it could provide, including dynamic and social data, not just its legacy static profile data."

Consumer Identity and Fraud Protection Services



Consumer Identity and Fraud Protection: Conditions in the current environment appear to give rise to concerns:

"CEO Richard F. Smith stated "The current environment for our Personal Solutions segments continues to be challenging. As we thought in the past, the free market that has emerged. Growth in our transaction and part revenue has slowed, but the acquisition of TrustedID last year enables us to pursue a whole new set of indirect opportunities in the pipeline therefor the indirect opportunity is as strong as we have seen in quite some time and gives us great hope that PSol will, in fact, turn — return to their long-term growth model."

Source: Equifax Investor Conference Call

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MEMBER NEWS

Veda Acquires New Zealand Based KMS Data

Veda announced the acquisition of New Zealand data and analytics company KMS Data.

The investment is part of Veda's growth strategy for its Marketing Services division, Inivio, and provides a platform to extend Australian solutions to the New Zealand market. KMS Data will be re-named Inivio New Zealand.

KMS Data is a key player in the New Zealand consumer marketing space. Founded in 2010, KMS Data has been providing some of the most dynamic database resources available to New Zealand marketers and is considered an innovative leader in the market.

KMS Data's customers, who range from large corporates to charitable organizations, have had access to KMS data and products which has resulted in delivering excellent returns on marketing investment (ROMI). KMS Data provides privacy compliant database resources primarily used for marketing, research and analytical purposes. They have extensive resources in property data (over 2.2 million address points), consumer data, business data and telephone data. **Source:** [Veda Press Release](#)

Veda in PEXA Sponsorship in Step Towards Electronic Property Settlement

Veda, the data analytics company and leading provider of credit information and analytics in Australia and New Zealand, announced the formalization of their agreement with Property Exchange Australia Limited (PEXA Ltd). As a 'Sponsor', Veda will integrate PEXA into its existing product offering, providing seamless access for lawyers and conveyancers through its online portal, VedaCheck.

"The move to electronic settlement is a transformational event for residential property in Australia. Veda has invested in solutions for the mortgage industry over many years. We are very involved in supporting our customers across the mortgage value chain from customer identification, and credit checking, through to providing Land Titles and other information to support property settlement activities. We are pleased to be adding PEXA connectivity to our existing capabilities, that will deliver significant time and cost efficiencies providing for an improved overall experience for our customers," said **Veda CEO, Nerida Caesar.**

Marcus Price, PEXA CEO says "I would like to welcome Veda to PEXA and I am excited about working together in bringing the property conveyancing process into the digital age. "Veda is a major industry player who has for many years supported banks, lawyers and conveyancers. Their support demonstrates that industry is backing the PEXA platform because it works - for them - and for their customers."

The integration of PEXA into VedaCheck will provide the greatest benefit to Australia's lawyers and conveyancers by allowing data to be transmitted between applications. From the original title search, right through to lodgment and financial settlement, every step in the conveyancing process will be able to be managed online. Accessing PEXA through VedaCheck will be possible from early 2015.

"This agreement formalizes what has proven to be a great working relationship between Veda and PEXA over the past 12 months. We look forward to continuing to support the innovation that will transform property settlement in Australia," concludes Caesar. **Source:** [Veda](#)

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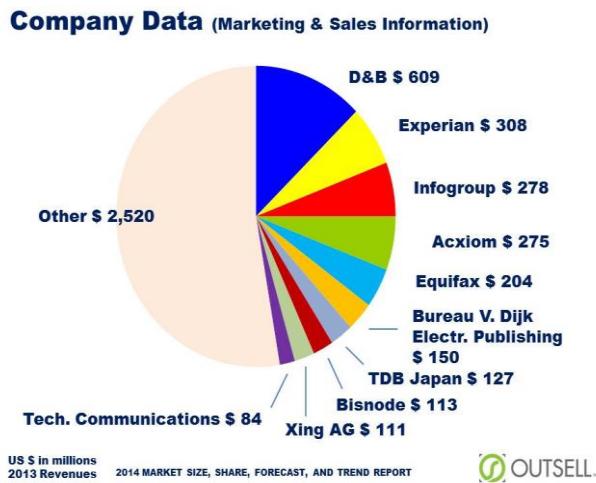
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BIIA NEWSLETTER ISSUE 09 I - 2014

MEMBER NEWS

Outsell Inc.: 2014 Market Size, Share, Forecast, and Trend Report for B2B Trade & Business Information & Company Information



Outsell Inc. has released its latest report “2014 Market Size, Share, Forecast, and Trend Report for B2B Trade & Business Information & Company Information.”

Here is a short excerpt on the topic of Company Information:

For company information firms, barriers to entry for basic contact information have collapsed in just the past few years fueled by new content creation models (web mining and user-generated). Analytics for prioritizing higher ROI methods and full marketing service offerings that help stripped down sales and marketing staffs manage with less, have created a confused and swirling set of competitive forces.

These forces buffet the established players in this space. Just selling lists or contacts or company profiles, once a defensible business because these datasets required so much investment and time to build, has become commoditized. With so many new competitors nipping at their heels from so many different sides, established company information players are challenged to decide where to focus their counterattacks for growth and where to aim their leapfrog initiatives. The following trends are shaking up the field and carving it into new niches being targeted by many more new players.

Trend 1: Flight to Dynamic Leads Analytics Accelerates Legacy Commoditization. The flight to dynamic analytics, analytical data creation, and deeply niched services is accelerating the commoditization of legacy static leads providers. The rise in the share of digital advertising now being purchased, placed, and measured programmatically has increased the demand for real-time, digital behavior-based customer tracking data.

Trend 2: Marketing Automation Evolving to CRM-Like Stature: For most information companies, pursuing the elusive big data is so long term that it's not in their current plans. The immediate imperative, ripe for action now, is to deeply understand how customers ingest and process the information into and from the growing number of marketing automation and CRM systems.

Trend 3: Highly Prequalified Lead Generation: Outsell's years of advertising and marketing studies have shown a significant shift from “quantity of leads” as the priority for sales and marketing to quality of leads, deeply prequalified leads and predictive lead analytics. With smaller sales and marketing staffs, companies see that higher priced, but higher-converting lead sources offer potential ROI improvements.

The report is available on: <http://www.outsellinc.com/store/products/1254>

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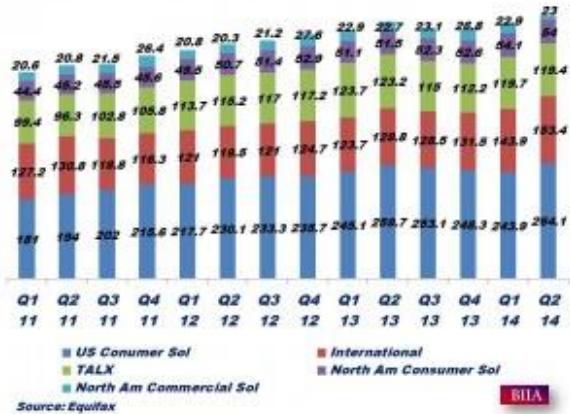
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Equifax Q2 2014 Growth Up 5% - Restructures Commercial Solutions



Equifax Inc. reported revenue from continuing operations of \$613.9 million in the second quarter of 2014, a 5 percent increase from the second quarter of 2013 and a 6 percent increase in local currency. For Segment details go to: [Equifax Segment Results](#)

U.S. Consumer Information Solutions (USCIS): Total revenue was \$264.1 million in the second quarter of 2014, a 2 percent increase when compared to the second quarter of 2013. Operating margin for USCIS was 41.5 percent in the second quarter of 2014 compared to 40.2 percent in the second quarter of 2013.

International: Total revenue was \$153.4 million in the second quarter of 2014, an 18 percent increase from the second quarter of 2013 and a 23 percent increase on a local currency basis. Operating margin for International was 21.8 percent in the second quarter of 2014 compared to 28.7 percent in the second quarter of 2013 principally reflecting the near-term effect of recent acquisitions.

Workforce Solutions: Total revenue was \$119.4 million in the second quarter of 2014, a 3 percent decrease when compared to the second quarter of 2013. Operating margin for Workforce Solutions was 33.9 percent in the second quarter of 2014 compared to 31.1 percent in the second quarter of 2013.

North America Personal Solutions: Revenue was \$54.0 million, a 5 percent increase from the second quarter of 2013. Operating margin was 30.5 percent compared to 27.6 percent in the second quarter of 2013.

North America Commercial Solutions: Revenue was \$23.0 million, a 1 percent increase in U.S. dollars and up 3 percent in local currency compared to the second quarter of 2013. Operating margin was 17.3 percent compared to 16.8 percent in the second quarter of 2013.

In the Q2 earnings call Richard Smith, CEO, stated that North American Commercial Solutions would be incorporated into USCIS (the Canadian part would be reported through Canada (international): "USCIS was designated as the business unit responsible for executing strategic initiatives. They were the biggest; they had the most pipes and most customers. We first established our key client program with 4 of our largest customers. We now have 8 customers in KCP. We quickly followed that organizing our enterprise-wide marketing teams. We've targeted verticals like mortgage, auto, telco, utilities and insurance.

This strategic initiative has contributed greatly to North American Commercial Solutions' historical growth and market share gains. The environment is changing and our customer relationships are now much broader and deeper. At the same time, our successful enterprise selling gives us tremendous opportunity to continue driving growth and market share gains for our commercial business

The next logical step in the evolution of our enterprise distribution strategy is to simplify the way our commercial customers interact with us, to allow us to accelerate growth and penetration. To accomplish this, we're going to consolidate the U.S. portion of the commercial business into USCIS, and the combined entity will be renamed USIS versus USCIS. The Canadian piece of commercial will go into international and leverage their strong relationship in Canada. **Source: Equifax Earnings Report**

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MEMBER NEWS

BOL Thailand Q2 2014 Revenue Down 11%, Net Income Up 13%



Business Online (BOL), reported revenues of US\$2.9 million for Q2 2014, a decrease of 11% compared with the same period last year. Net income for the period grew by 13% to US\$637,000. More than 55% of revenues were generated from its flagship online information services – amounting to US\$1.6 million.

BOL also released its results for the six months ended 30th June. Revenues in the first half of 2014 were US\$6.3 million, a 6.2% increase over the previous year. More than half of the company's revenues, US\$3.3 million, were generated from its flagship online information services. The remaining revenues were generated from its "other services" and "other income" segments. The company did not supply additional details related to its revenue categories. The company posted a net income of US\$1.2 million in the first half, which rose 16% compared with 2013. BOL's management reported that diluted earnings per share for the six-month period were Baht 0.05 (US\$0.0015). *Source: Business Strategies Group Hong Kong - www.bsgasia.com -*

Creditreform Boniversum: BONIGO Awarded Trusted Store Seal



Creditreform's Boniversum's new service BONIGO, the credit service for individuals www.bonigo.de was awarded the EHI seal and the seal of approval "Trusted Shops".

BONIGO was launched in January 2014 and offers individuals the opportunity to obtain their own credit information online. In addition, BONIGO offers other credit services such as forwarding credit data to third parties, for example a landlord. The online store was awarded the EHI seal and the seal of approval "Trusted Shops". The EHI seal is awarded by the Federal Association of E-Commerce and mail order trade Germany e.V. in cooperation with the EHI retail Institute, Cologne. Basis of the EHI label "Approved online shop" is an intense examination by the EHI retail Institute. *Source: [Boniversum Germany](#)*

Creditsafe Launches Integrated Solutions



Creditsafe has announced the launch of its Integrated Solutions platform, which enables organizations to access credit reports on 120 million companies directly from their finance and CRM applications. The API has been developed to work out of the box with market leading packages such as Sage, SAP, Microsoft Navision, Salesforce.com, Microsoft Dynamics and Sugar CRM as well as with business systems developed in-house.

Creditsafe has developed its API to enable organizations to quickly and easily facilitate access to credit reports for every department in the business. Organizations can de-risk decisions by everyone in the business about customers and suppliers as well as improve the accuracy of customer and prospect data, including core business addresses and decision maker contacts.

Integrated Solutions enables organizations to: Integrate key contact, credit and business information into their business applications within minutes. Choose from nearly 200 data sets including company, contact, CCJ and credit risk data. Access reports on more than 120 million companies in over 39 countries around the world. Create seamless integration with finance and CRM applications including Salesforce, Sage, Dynamics, SAP and more. *Source: [Creditsafe](#)*

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D&B Q2 2014 Revenues Up 2%

D&B's CEO Bob Carrigan stated in the recent Q2 investor conference call that the second quarter results point to some early traction on D&B's strategy which was announced earlier this year (5 key pillars: investing in content, modernizing delivery of content, globalizing the business, modernizing the Dun & Bradstreet brand and creating a more forward-leaning outside-in culture). D&B is investing \$70 million to \$80 million this year towards the implementation of this growth strategy.

In the second quarter, D&B had revenue growth of 2%, which was slightly ahead of its expectations. D&B had posted organic revenue growth for 3 consecutive quarters, and had the strongest first half of the year since the financial crisis.



Importantly, revenue growth in the quarter was fueled by 2 of the strategic areas where D&B expects to drive long-term growth, alliances and large strategic accounts. The alliance strategy is to deliver data and insights to customers directly through third-party applications like ERP and CRM systems. This takes the product development off of D&B platforms and on to alliance partners' platforms, where they've already got a relationship with the customer. D&B expects alliances to be a key driver of revenue growth and long-term margin expansion.

In addition to alliances, D&B focuses on growing direct sales to large strategic accounts. It already has direct relationships with almost 90% of the Fortune 500, but has low penetration into many of those customers.

For detailed segment results go to: [D&B Q2 2014 Segment Results](#)

Dun & Bradstreet Partners with Creative Agency Droga5 to Reinvent Its Brand Purpose, Values and Visual Identity

Dun & Bradstreet has tapped Droga5, a New York-based advertising agency, as their creative agency of record. Driven by Dun & Bradstreet's new global strategy, the company's brand purpose, values, image and identity will be reinvented.

Droga5 has been charged with everything from driving a new brand purpose and strategy to creating a new modern look and feel for Dun & Bradstreet, to revitalizing the Company's global culture.

About: Droga5 is a creative and strategic advertising agency headquartered in New York with offices in London and Sydney. Founded in 2006, Droga5 now counts as its clients American Express, Chobani, The Coca-Cola Company, Dun & Bradstreet, Georgia-Pacific, Hennessy, Heineken, Jockey, Prudential, Mondelez International, Motorola, Reckitt Benckiser, Toyota, Under Armour, and UNICEF, among others. *Source: Dun & Bradstreet*

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MEMBER NEWS

Dun & Bradstreet Launches Supplier Risk Manager™ 2.0

Second-generation software solution will help businesses mitigate financial and operational risk across supply chains

Dun & Bradstreet announced the launch of [D&B Supplier Risk Manager 2.0](#), a second-generation software solution to help businesses mitigate financial and operational instability, analyze risk and monitor distribution resources to maintain sustainability across supply chains.

Leveraging D&B's proprietary database of more than 235 million businesses worldwide, the offering is designed to help businesses maintain a healthy supply chain. D&B's predictive indicators enable customers to monitor supplier activity, and receive real-time "red flag" alerts to events that signify critical risk. These features allow users to anticipate and proactively respond to threats before there is any impact to the business.

Key enhancement areas for the new release include:

- Faster, more efficient and intuitive interface capable of generating more than 1,000 results within seconds
- User-friendly interface with a newly designed landing page which features scroll-over and type-head functionality
- Enhanced corporate linkage, allowing for increased visibility into supply chains as well as greater insight into risk across different facets of an organization

The launch comes on the heels of *Global Finance*'s recognition of D&B as one of the year's best supply chain finance providers, specifically, Best Analytics for Credit Scoring and Risk Assessment on a global level. *Global Finance*'s editorial team - with input from industry analysts, corporate executives and technology experts - selected the best providers of supply chain financing and management services. Market share and global coverage, product innovation, customer service, technology, execution skills and client-specific implementations are among the factors considered for selection. [Source: D&B Press Release](#)

Experian Launches Platform to Manage Cross-channel Fraud Risk

Experian® has announced the launch of a cross-channel fraud platform to better authenticate consumers, validate their mobile devices and identify mobile fraud. The platform combines Experian's Precise ID®, an industry-leading risk-based authentication service, with FraudNet, a global fraud detection and prevention service from 41st Parameter®, a company Experian recently acquired. The combined offering provides organizations with a way to authenticate consumers confidently at multiple touch-points online, subsequently increasing revenues by significantly reducing false positives in their fraud processes, improving operational efficiencies and preserving a positive customer experience.

Experian's Precise ID with FraudNet platform uses a highly configurable rules-based engine designed to balance an individual business's needs and fraud-risk appetite. The platform combines several features that collectively create a leading offering in the market. [To read the full story click on this link](#) [Source: Experian Decision Analytics](#)

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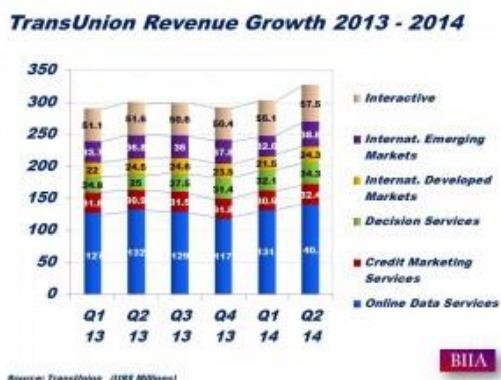
MEMBER NEWS

TransUnion Q2 2014 Revenues Up 8.9%

TransUnion Holding Company announced total revenue for the second quarter increased 8.9% compared with the second quarter of 2013. Weakening foreign currencies accounted for a decrease in revenue of 1.6%, while acquisitions accounted for an increase in revenue of 6.5%.

Key highlights include:

- Revenue in the Interactive segment increased 11.4% compared with the second quarter of 2013, driven by an increase in the average number of subscribers and volume in our indirect channel.
- Revenue in the USIS segment increased 10.1% compared with the second quarter of 2013, with increases in revenue in all platforms.
- Excluding the impact of weakening foreign currencies and acquisitions, Emerging Market revenue increased by 8.2% compared with the second quarter of 2013.
- Adjusted EBITDA¹ was \$101.7 million, an increase of 7.7% compared with the second quarter of 2013, driven by broad-based revenue growth.



On May 20, 2014, TransUnion acquired an additional 7.5% equity interest in Credit Information Bureau (India) Limited ("CIBIL"), increasing our ownership interest to 55%, resulting in consolidation of the results of operations of CIBIL as part of our International segment.

"In the second quarter, we generated strong revenue growth across all business segments driven by healthy organic growth in our International and Interactive segments and revenue from our recent acquisitions of eScan, TLO, and CIBIL, which are performing well and exceeding expectations," said **Jim Peck**, TransUnion's president and chief executive officer. "We are very excited about our majority stake in CIBIL, India's leading

credit information company.

Over the past 13 years, we have established a leading analytics and decisioning business in India and now we can further build on this foundation and better position one of our fastest growing and most dynamic markets for continued success. In addition, we have begun the implementation of the first phase of our technology upgrade and are already experiencing the benefits in terms of innovation, operational efficiency and a reduction in costs."

Source: [TransUnion](#)

TransUnion Adds Rent Payment Data

TransUnion released a new research study that showed how the inclusion of rental data can raise consumers' scores. When their monthly payments were reported to the bureau by landlords, nearly 20% of renters saw a 10-point increase or more in their score after just one month. Nearly two-thirds of renters saw at least some increase in their scores within a month or remained neutral. **Source:** [Los Angeles Times](#)

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BIIA NEWSLETTER ISSUE 09 I - 2014

INDUSTRY NEWS

Axiom First Quarter Revenues Down 6%

Axiom total revenue was down 6 percent compared to the first quarter of fiscal 2014 as a result of expected IT Infrastructure Management declines and European restructuring.

- Marketing and Data Services revenue was \$187 million, slightly down compared to the first quarter of fiscal 2014.
- IT Infrastructure Management revenue was down, as expected, approximately 20 percent compared to the same period a year ago.
- Gross media spend through the Audience Operating System(TM) was approximately \$28 million, up 87 percent compared to the fourth quarter of last year.
- Excluding unusual items and non-cash compensation expense, operating income was \$19 million, down from \$27 million for the same period last year. The change was due to the expected declines in the IT Infrastructure Management business and, to a lesser extent, higher R&D expenses.



During the quarter, the Company announced its acquisition of [LiveRamp](#), an industry leader in connecting first and third party offline data with the digital marketing ecosystem. In addition, Axiom completed the sale of its U.K. call center business, 2Touch. As a result, 2Touch results for the current and prior years are presented as discontinued operations in the consolidated statement of operations. Revenue and expenses related to discontinued operations are netted and presented on one line, net of tax, in the statement of operations.

"The integration of LiveRamp is off to a great start," said Axiom CEO Scott Howe. "This quarter we added 7 new AOS(TM) clients and are in the process of introducing LiveRamp to our customer base. Exciting opportunities lie ahead as we build towards a connected ecosystem of customers, publishers and marketing applications."

Outlook: We continue to expect revenue from continuing operations for the fiscal year to be down roughly five percent compared to fiscal year 2014. The decline in revenue is primarily due to the impact of lost IT Infrastructure Management customers and the exit of our analog paper survey business in Europe.

Adjusting for the 2Touch divestiture, we continue to expect earnings per diluted share to be in the range of \$0.73 to \$0.83.

Source: [Axiom](#)

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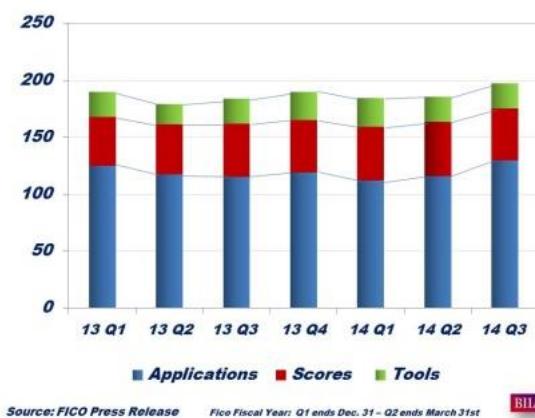
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BIIA NEWSLETTER ISSUE 09 I - 2014

INDUSTRY NEWS

FICO Q3 2014 (Fiscal Ending June 30th) Revenues Up 8%



Source: [FICO Press Release](#)

Fico Fiscal Year: Q1 ends Dec. 31 – Q2 ends March 31st

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FICO reported revenues of \$197.6 million for the quarter as compared to \$183.8 million reported in the prior year period, an increase of 8%.

Revenues for the company's three operating segments were as follows:

Applications revenues, which include the company's preconfigured decision management applications and associated professional services, were \$129.9 million in the third quarter compared to \$115.0 million in the prior year quarter, an increase of 13%. This was due to increased license and services revenue in Banking Fraud, Marketing and Originations Solutions and an increase in transactional revenue in Mobility.

Scores revenues, which include the company's business-to-business (B2B) scoring solutions and associated professional services, and the myFICO® business-to-consumer (B2C) service, were \$45.3 million in the third quarter compared to \$47.2 million in the prior year quarter, a decrease of 4%. The B2C revenue increased 6% while the B2B revenue decreased 7% from the prior year quarter.

Tools revenues, which include Blaze Advisor®, Xpress Optimization and related professional services, were \$22.4 million in the third quarter compared to \$21.6 million in the prior year quarter, an increase of 4%, due to increased license and services revenue of Blaze Advisor. [Source: FICO Press Release](#)

FICO in Partnership with Turkish Credit Bureau

FICO announced that it has partnered with Kredi Kayıt Bürosu (KKB), the Turkish credit bureau, to make collection scores widely available to Turkish credit grantors. These scores will promote responsible credit growth in Turkey by enabling lenders to improve their collections processes.

Turkey is experiencing rapid credit growth. According to the Turkish Banking Regulation and Supervision Agency, consumer loans and mortgages both grew by 22 percent from March 2013 to March 2014. However, this growth has slowed in 2014, and year-on-year growth in credit card receivables has fallen to single digits, in part due to new banking regulations.

To help lenders manage delinquent debtors, FICO is developing a collection score suite, which will predict the likelihood of a delinquent account rolling from one phase of delinquency to the next. Lenders will be able to use these scores to prioritize accounts for contact, and avoid contacting borrowers whose loans are overdue but who are expected to "self-cure." Operations that adopt FICO® Collection Scores typically see a three-to-five percent lift in collections. These are expected to be available to Turkish lenders by the end of the year.

[Source: FICO Press Release](#)

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BIIA NEWSLETTER ISSUE 09 I - 2014

INDUSTRY NEWS

CallCredit Launches IncomeFocus



Organizations across the world can now better understand the household income of their customers and markets with the launch of CallCredit Information Group's unique IncomeFocus product.

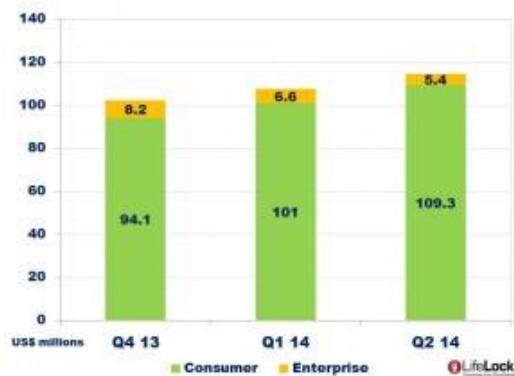
IncomeFocus provides companies across sectors such as financial services, retail, automotive, utilities and telecoms, an accurate average income value at a highly granular geographical level across over 40 international markets. Created using the most precise and comprehensive datasets available within each nation, IncomeFocus is proven to correlate strongly with 'actual' wage levels and, unlike similar products in the market place, uses local currencies rather than an arbitrary index.

Companies can now better understand buying behaviors and affordability when combining Callcredit's IncomeFocus with the household size, tenure and rent/mortgage payment indicators currently available within Callcredit's existing global consumer classification and segmentation suite CAMEO, which provides a geo-demographic view of consumers across six continents. *Source: Callcredit.co.uk*

LifeLock Q2 2014 Revenues Up 29%



LifeLock total revenue was \$115.7 million for the second quarter of 2014, up 29% from \$89.5 million for the second quarter of 2013. Consumer revenue was \$109.3 million for the second quarter of 2014, up 32% from \$82.6 million for the second quarter of 2013. Enterprise revenue was \$6.4 million for the second quarter of 2014, compared with \$6.9 million for the second quarter of 2013. Net loss was \$2.8 million for the second quarter of 2014, compared with net loss of \$2.1 million for the second quarter of 2013.



LifeLock launched the next evolution in our service suite with the release of LifeLock Standard, LifeLock Advantage, and LifeLock Ultimate Plus. With LifeLock's Ultimate Plus offering, LifeLock may be the only identity theft company that can monitor across its network to provide alerts across a more complete cross-section of consumers' financial lives including credit cards, checking, savings, and investment accounts.

The company recorded the 37th consecutive quarter of sequential growth in revenue and cumulative ending members. Added approximately 304,000 gross new members in the second quarter of 2014 and ended the quarter with approximately 3.39 million members. It

achieved a retention rate of 87.2% for the second quarter of 2014, compared with 87.4% for the second quarter of 2013. Increased monthly average revenue per member to \$10.99 for the second quarter of 2014 from \$10.18 for the second quarter of 2013. *Source: LifeLock Earnings Release*

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BIIA NEWSLETTER ISSUE 09 I - 2014

NEWS FROM CHINA

Accounting Scandal Hits Alibaba's New Film Company



'Big Deals are generally made in heaven', meaning in clear text a particular deal is negotiated between principals, who are in a hurry and believe it they know all the facts. Under such circumstances due diligence usually takes a back seat. Due diligence is now being questioned in the latest scandal involving Alibaba's US\$ 800 million acquisition of China Vision. The management of the new company, Alibaba Pictures has uncovered 'non-compliant treatment of financial information' and 'insufficient provision for impairments of certain assets'.

Alibaba states that it had difficulties integrating Alibaba Pictures' financial reporting. The company also claimed that they lack substantial experience in integrating major acquisitions. A separate but major issue that Alibaba should also worry about is how the auditing of Alibaba Group will work. New Chinese regulations may require non-mainland firms audit Chinese firms through cooperation with local Chinese auditors, while Chinese secrecy laws disallow information to be passed to overseas regulators. This may not bode well for the IPO. Caveat Emptor. *Source: [Globalintelligence.com](#)*

Alibaba.com Partners with Chinese Banks on Loan Offers

The Alibaba Group's B2B e-commerce subsidiary, Alibaba.com, announced a partnership agreement with seven Chinese banks to offer unsecured business loans to small and medium-sized enterprises (SMEs) from mainland China.

SMEs using Alibaba's OneTouch trade-services platform can borrow from RMB 1 million (US\$161,000) up to RMB 10 million (US\$1.61 million) depending on company's prior six-month export history and creditworthiness, which Alibaba gathers through OneTouch – an Alibaba-affiliated import/export service company. Other Alibaba.com suppliers who do not use OneTouch can also apply for smaller loans under the programme, but are limited to a lower amount. *Source: [Business Strategies Group Hong Kong - www.bsgasia.com](#)*

Alibaba Takes Full Control of AutoNavi

Alibaba Group has completed the acquisition of AutoNavi Holdings Ltd after a proposal to take full control of the United States-listed digital mapping company in February. According to Alibaba Group's press release, the Hangzhou-based e-commerce group will leverage its resources in **cloud computing**, big data, e-commerce, UC Browser and Shenma Search to fully support AutoNavi's further development in mapping, **navigation** and location-based services.

Alibaba acquired initially 28 percent of AutoNavi's shares for \$294 million. Its all-cash offer in February proposes to purchase the remaining 72 percent at \$21 per American depository share (**ADS**), which values AutoNavi at approximately \$1.58 billion.

Source: [USA.Chinadaily.com](#)

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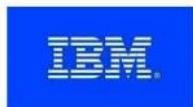
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NEWS FROM THE TECHNOLOGY FRONT

Apple & IBM Forge Global Partnership to Transform Enterprise Mobility



By bringing together the analytics and enterprise-scale computing of IBM with the elegant user experience of iPhone and iPad, this partnership will deliver a new level of value for businesses.

[Apple](#) and [IBM](#) announced an exclusive partnership that teams the market-leading strengths of each company to transform enterprise mobility through a new class of business apps – bringing [IBM's big data and analytics](#) capabilities to Apple's iPhone and iPad. The landmark partnership aims to redefine the way work will get done, address key industry mobility challenges and spark true mobile-led business change – grounded in four core capabilities:

- A new class of more than 100 industry-specific enterprise solutions including native apps, developed exclusively from the ground up, for iPhone and iPad;
- Unique IBM cloud services optimized for iOS, including device management, security, analytics and mobile integration;
- New AppleCare service and support offering tailored to the needs of the enterprise; and
- New packaged offerings from IBM for device activation, supply and management.

The new [IBM MobileFirst for iOS](#) solutions will be built in an exclusive collaboration that draws on the distinct strengths of each company: IBM's big data and analytics capabilities, with the power of more than 100,000 IBM industry and domain consultants and software developers behind it, fused with Apple's legendary consumer experience, hardware and software integration and developer platform.

So Apple and IBM take on corporate market together. What will the antitrust regulators say?

IBM Launches New Computer System

International Business Machines Corp launched a computer system that can quickly identify patterns in massive amounts of data.

International Business Machines Corp on Wednesday launched a computer system that can quickly identify patterns in massive amounts of data, an ability that IBM said should hasten breakthroughs in science and medical research.

The computer system, Watson Discovery Advisor, understands chemical compound interaction and human language and can visually map out connections in data, the company said in a statement. IBM will make the service available through the cloud. Some researchers and scientists have already been using Watson Discovery Advisor to sift through the sludge of scientific papers published daily.

Johnson & Johnson is teaching the system to read and understand trial outcomes published in journals to speed up studies of effectiveness of drugs.

Source: [Mybroadband.co.za](#)

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CYBER SECURITY

Cyber Attacks on Financial Institutions Has Nearly Tripled in 2013

Whether hacktivists or criminals, cyber-attacks against banks are on the rise. Financial executives surveyed by PwC said data breaches nearly tripled to 4,628 in 2013. What does this mean for US banks? More protection costs and losses due to trading disruptions. Given that most of banks' earnings growth come from cost-cutting these days, rising online warfare is bad news.

The Financial Times reports that the overall cost of internet-related attacks against financial institutions is hard to pin down, as many avoid disclosing breaches. But a report by the Centre for Strategic and International Studies and McAfee estimates that overall (for all industries) the cost of cybercrimes is between \$375bn and \$575bn, annually. Given that more than 50 per cent of attacks are financially (rather than politically) motivated, according to Verizon, big banks handling trillions of dollars daily are prime targets. Some notable victims of a 2012 attack include Wells Fargo, JPMorgan and Bank of America.

Ideology too has been a driver of cyber-attacks in the aftermath of the financial crisis. Verizon's report shows that internet-focused activists carried out two-thirds of overall web app attacks against financial groups. Card skimmers, which steal customers' payment data, are the other big offenders, representing a fifth of attacks against banks. When US retailer Target admitted last year that credit card details of at least 40m customers had been stolen, US banks lost about \$200m, according to CSIS-McAfee. Banks are usually forced to reimburse their clients when cash is unlawfully withdrawn from their accounts.

Regulators are worried about escalating cyber-attacks. This means more data protection obligations. Banks don't like spending the resources. Yet early adaptors will reap the rewards as customers love nothing more than a safe home for their money

Source: [Financial Times](#)

Cyber Security Startup Wickr to Create Chatroom

Keeping chatting on Wall Street secure is the aim of Wickr, a cyber-security start-up. Wickr is in talks with banks and major financial services companies including Markit to create an alternative to Bloomberg instant messaging, just as Goldman Sachs tries to create its own Wall Street chat service.

The San Francisco-based company has taken an investment from CME Group, the futures exchange operator, and is working closely with it to create an app that will allow both chat and financial transactions between traders. The app would undercut Bloomberg while creating a more secure service which automatically deletes messages that regulators no longer require financial services to keep, removing the risk of storing information for longer than is necessary.

Nico Sell, Wickr chief executive, said the company wanted to be the "cheapest and the best" for messaging, using encrypted peer-to-peer communications which means Wickr never has access to the content of the emails or chats. Sell said the financial services industry could not trust the big technology companies to create a messaging service because their business is data.

Source: [Financial Times](#)

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BIIA NEWSLETTER ISSUE 09 I - 2014

FROM THE REGULATORY CORNER

UK House of Lords: Right to be Forgotten is Wrong, Unworkable, Unreasonable

The bold statement “The Right to be Right to be Forgotten is Wrong, Unworkable, Unreasonable” is commendable and it comes right from the top of an old institution, the UK House of Lords. The pushback to invalidate the CJEU ruling is timely and welcome.

Making the conveyor of news, in this case Google, the judge of what is correct or incorrect is absurd. The process involves an army of individuals whose judgments of what should be deleted or not, is now pushed into the realm of subjectivity.

It is the opinion of many that an individual has the right to have erroneous data corrected in an expeditious manner and the responsibility for doing that lies with the publisher of the information. It can be argued that this is not always done in an objective manner. We applaud Baroness Prashar’s comment: “We do not believe that individuals should have a right to have links to accurate and lawfully available information about them removed, simply because they do not like what is said.”

Europe’s right to be forgotten ruling, which states that everyone has the right to wipe their digital slate clean, is simply “wrong”, a House of [Lords report](#) has concluded. As a result, it argues, Google has been faced with an “unworkable and unreasonable situation”.

The Lords EU Sub-Committee — which deals with topics as disparate as immigration, health, sport and education – delivered this bold statement after consulting with the Information Commissioner’s Office, Minister for Justice and Civil Liberties Simon Hughes and Google, amongst others. In a lengthy statement, Chairman of the Sub-Committee Baroness Prashar said the reality was “crystal clear” — “neither the 1995 Directive, nor the Court of Justice of the European Union’s (CJEU) interpretation of it, reflects the incredible advancement in technology that we see today, over 20 years since the Directive was drafted”.

The report supports the UK government’s own stance that new regulation needs to invalidate the CJEU ruling. [Source: Wired.co.uk](#)



Recommended Reading of Recent BIIA Posts

- [Data Protection May Cause GDP Contraction](#)
- [India: RBI Mandates ARCs to Provide Data to Credit Bureaus](#)
- [Singapore MAS Proposes Enhanced Oversight of Credit Bureaus](#)
- [Digital Schizophrenia: Worried about Privacy and Not Doing Anything About It](#)



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BIIA NEWSLETTER ISSUE 09 I - 2014

BIIA WELCOMES NEW MEMBERS

Credit Reference Center, the People's Bank of China (CCRC)



Credit Reference Center, the People's Bank of China (CCRC) was established in March 2006. Its mandate is to establish, operate and maintain the national centralized commercial and consumer credit reporting system in China.

CCRC collects a comprehensive array of credit information about enterprises and individuals. As of the end of 2013, the system covered over 840 million consumers and 19 million enterprises and other organizations.

For further information contact: <http://www.pbccrc.org.cn/>

DEL-RISCO REPORTS EIRL - PERU



DEL-RISCO REPORTS offers its services to credit business men, Administrators and Finance Managers, Controllers and Sales Managers so that they make decisions appropriately and avoid delinquency and bad debts.

DEL-RISCO offers Type A full reports, Type B Summarized Business reports through our offline system and also Type A Full reports and short-info reports through our online system.

For further information contact: www.del-risco.com



BIIA NEEDS YOU - VOLUNTEERS WANTED!

BIIA seeking volunteers to serve on its **Regulatory Committee**. Current members are Joachim C Bartels, BIIA, Dr. Alex Bysikiewicz, Schufa and Tony Hadley, Experian. Industry advocacy is an important element of protecting our industry of unreasonable regulations.

BIIA is setting up a **Marketing Committee** to provide guidance concerning the further development of the BIIA portal - design – content - user friendly interfaces etc. Promoting BIIA through social media, recruiting members.



BIIA has formed an Events Committee and is seeking additional volunteers and sponsors to organize an event celebrating BIIA's 10th anniversary to take place sometime in 2015. We need to start planning for an appropriate event today! Please join current members Joachim C Bartels, BIIA, Mark Cochrane, BSG Hong Kong and David Worlock, BIIA Chairman.

Please contact Joachim C Bartels: biiainfoasia@gmail.com

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