



Information

« heart of decision »

Past and future trends for credit
Information



FEBIS

Federation of business information services

- **Origins**
 - Typology of « Founding » and current members
- **Goals and Organization**
 - Relationship with EU authorities
 - Relationship with similar federations
- **Governance**
 - Board of Directors
 - Members' meetings
- **Communication**



FEBIS and AMAN UNION?

- **Scope of FEBIS Members**
 - New frontiers, new skills...
- **FEBIS benefits for members**
 - Recognition, networking, « food for thoughts »
- **Centers of interest for mutual exchanges**
 - When 2 persons exchange 1 Riyal they get ? each...
... if they exchange 1 idea they get ? or more !
- **AMAN UNION or individual membership ?**
 - Interest of different approaches



Information past and future 1

- Yesterday
- Actors and offer
 - type of actors and logistics constraints,
 - a service delivered by craftsmen (pure art?)
 - customized answers !
- Tools and legal environment
 - « cardboard boxes » containing paper reports!
 - from handwritten comments to typing machines, telex and phone
 - National legal rules.



Information past and future 2

- Today
 - actors and offer
 - Appetite of large groups; is it forever?
 - Impact of productivity and financial profitability
 - tools and legal environment
 - IT tremendous (r)evolution
 - Social networks,
 - European rules impact on information



Information past and future 3/a

- *Today* and TOMORROW
- actors and offer
 - New players introducing new marketing behaviours
 - Disinvestment and investments
 - Is the web a friend or a foe for information industry players
 - « Cercles » revolution; delivering confidential information to selected targets !
- toward augmented data...
 - *BIG DATA* and *ANALYTICS*



**THE POWER TO PREDICT WHO WILL
CLICK, BUY, LIE OR DIE**

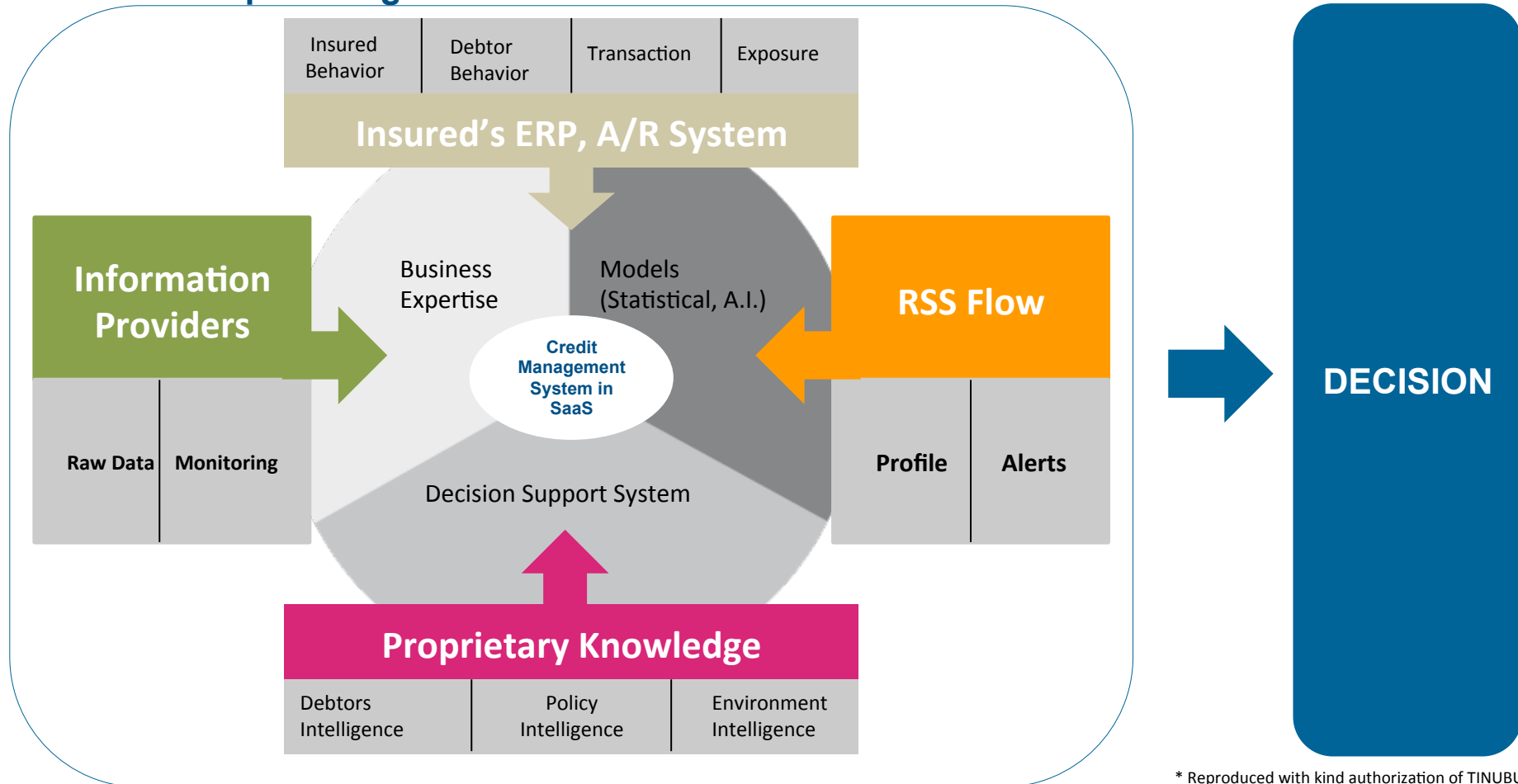


Information past and future 3/b

- tools and legal environment
 - Smartphones and « Tablets »
 - From company's credit management tool to Cloud solution
 - From national and European rules toward World governance?

How does it work: from financial information data to credit decision process

Empowering Decision Makers to Create Value





Temptative conclusion

- Information is the HEART of decision
 - More than ever with WW trade
 - More than ever with the decrease in business ethics and exchanges depersonalization
 - Increase of transparency needs, linked to the crisis ... *of Trust*
- Data is a tool, Intelligence remains an ART
 - Information offer has never been so rich!
 - Information suppliers should not dictate your credit policy