



schufa

We build confidence

Content

- **Corporate Presentation**
- Database
- Products
- www.meineSCHUFA.de

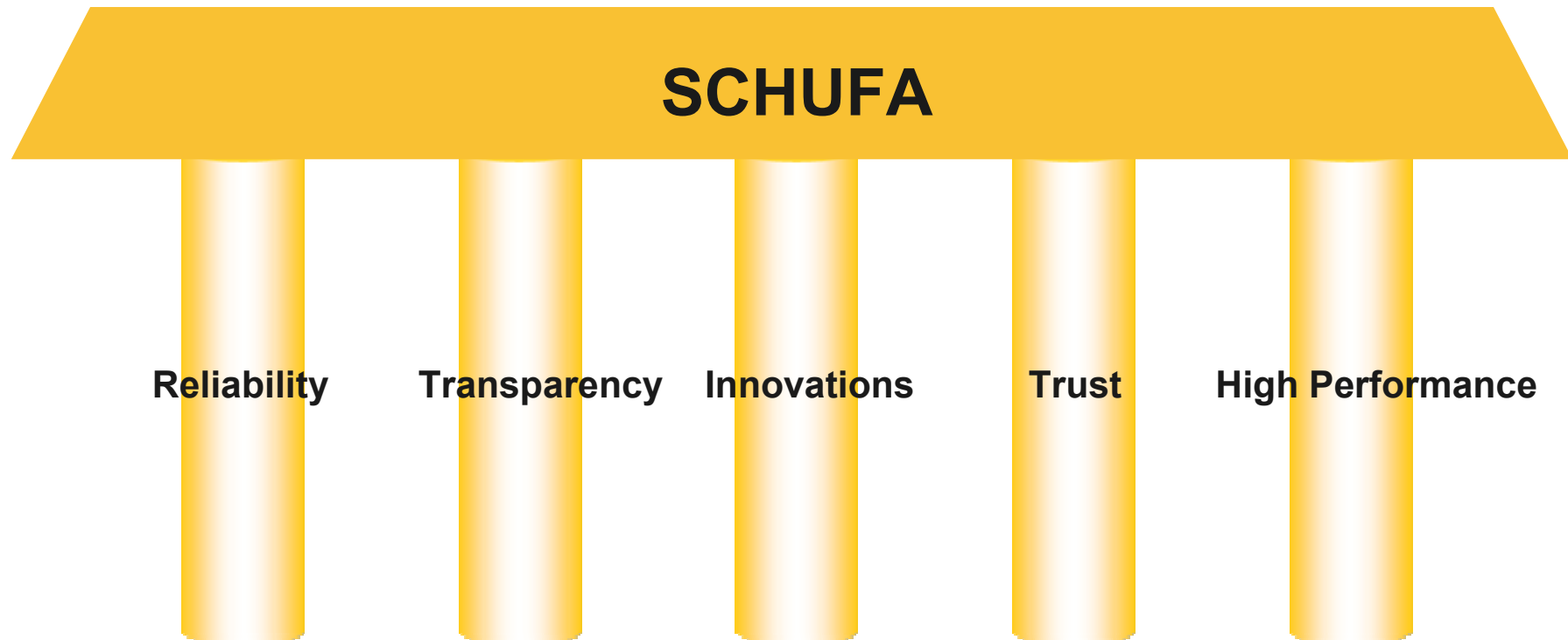


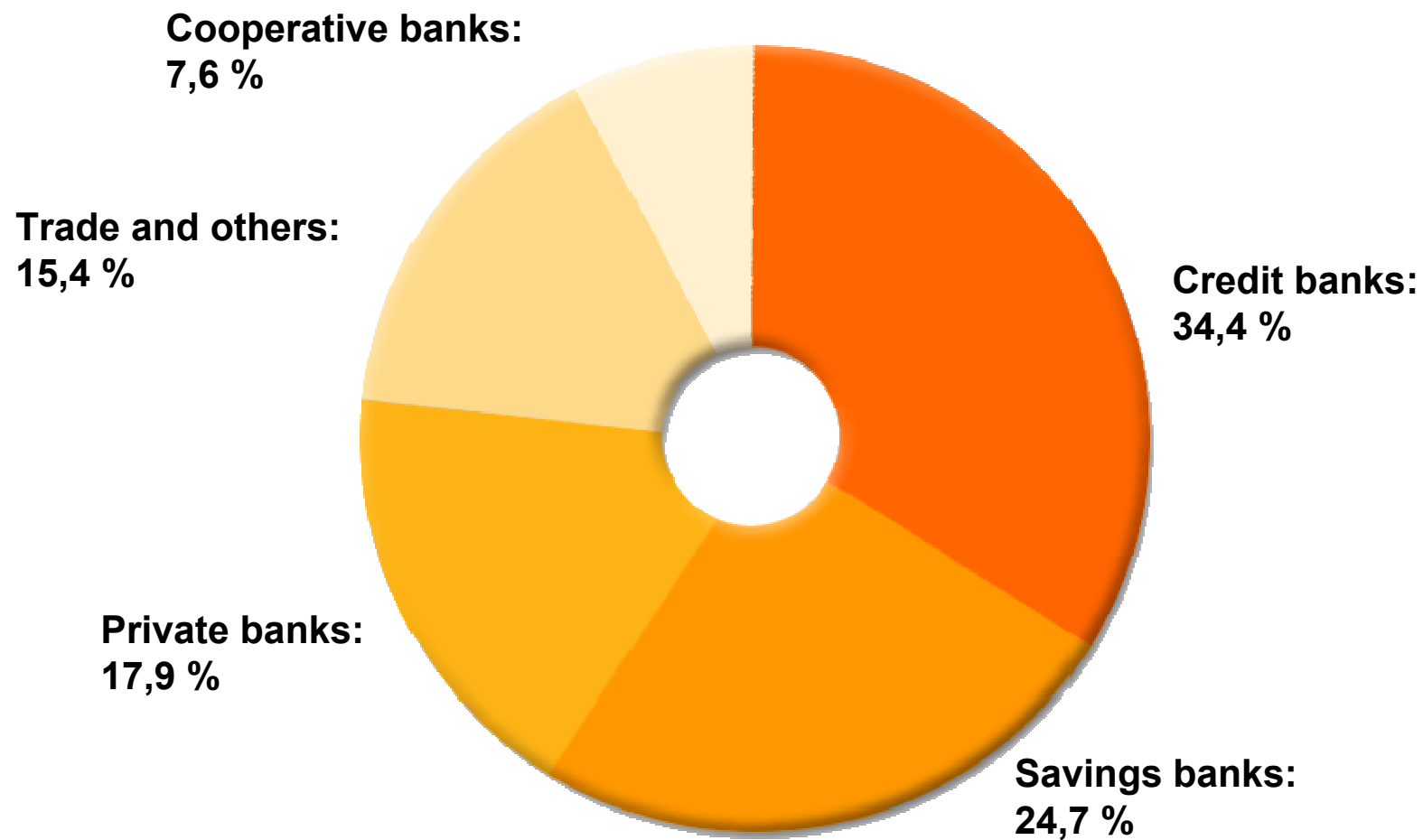
- 1927: Foundation in Berlin as

„**SCHU**tzgemeinschaft **F**ür **A**bsatzfinanzierung“

(association of protection of market financing)
- 1930 – 1960: Market financing mainly by retail market and banks for instalment loans
- Since 1960: joining of almost all banks and saving banks

SCHUFA is an up-to-date, free-enterprise company whose innovative, competent services are carefully tailored to customers' needs.





Corporate presentation

Key Figures



	2006	2007
Database		
Registered persons (million)	64	65
Data entries (million)	407	433
Products sold		
Credit reports and current reports (million)	82.3	87.2
Share of scores (in conjunction with credit reports)	55 %	58 %
Credit reports by mode of transmission:		
electronic procedures	99 %	99 %
manual procedures	1 %	1 %
Self enquiries	1,172,000	1,225,000
Business data		
Revenue (million €)	80.5	89.1
Offices	14	14
Employees (end of year)	758	768

Content

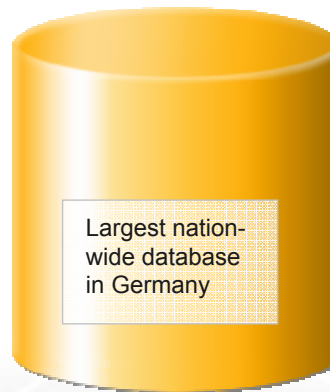
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Largest nationwide database for evaluation of current payment behaviour of natural persons in Germany

433 million data entries on record

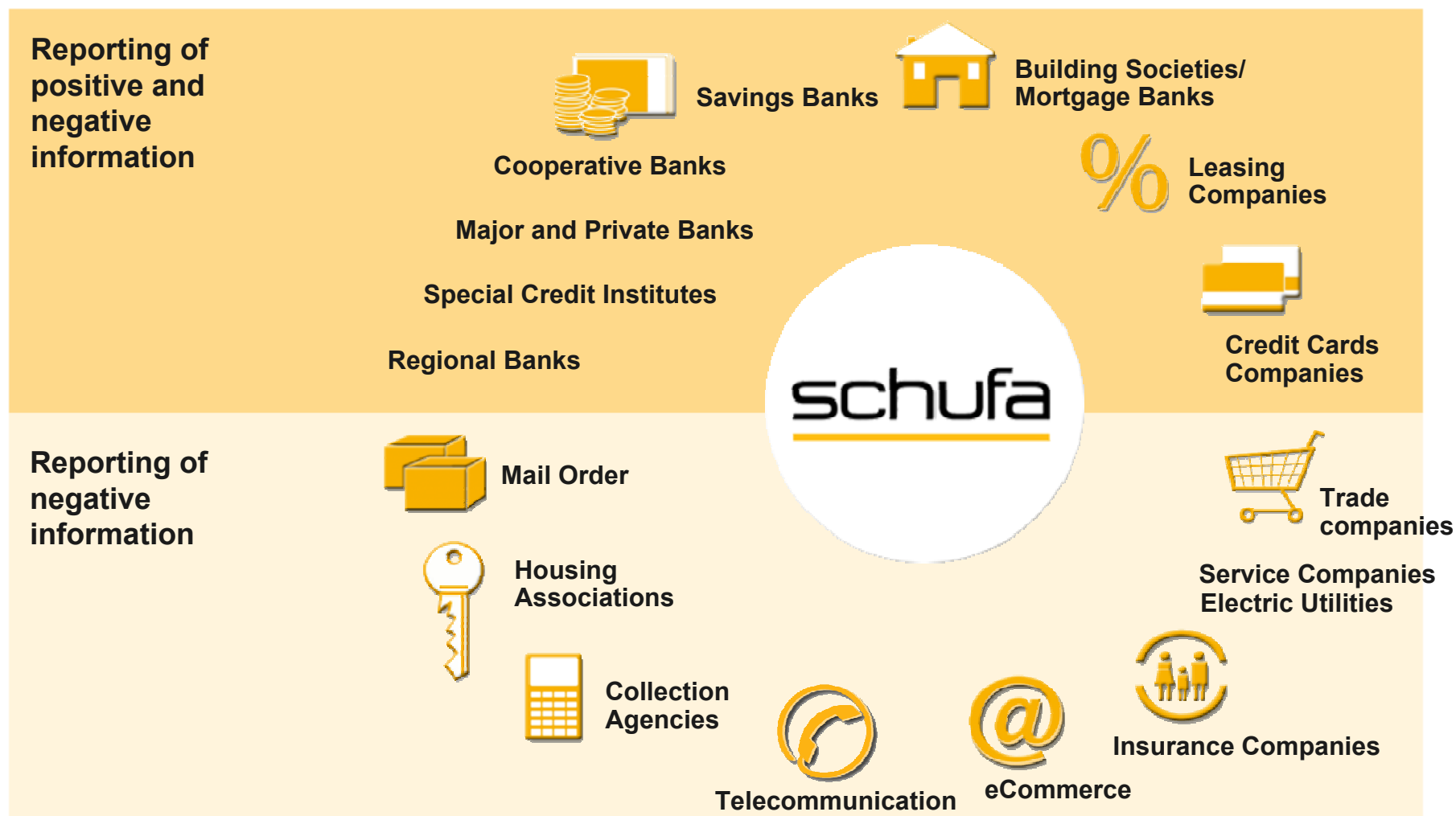
65 million people on record



Sources of data:



SCHUFA-Database Reporting Sectors



Content

- Corporate Presentation
- Database
- **Products**
 - IdentityCheck
 - Excursus: Q-Bit
- www.meineSCHUFA.de

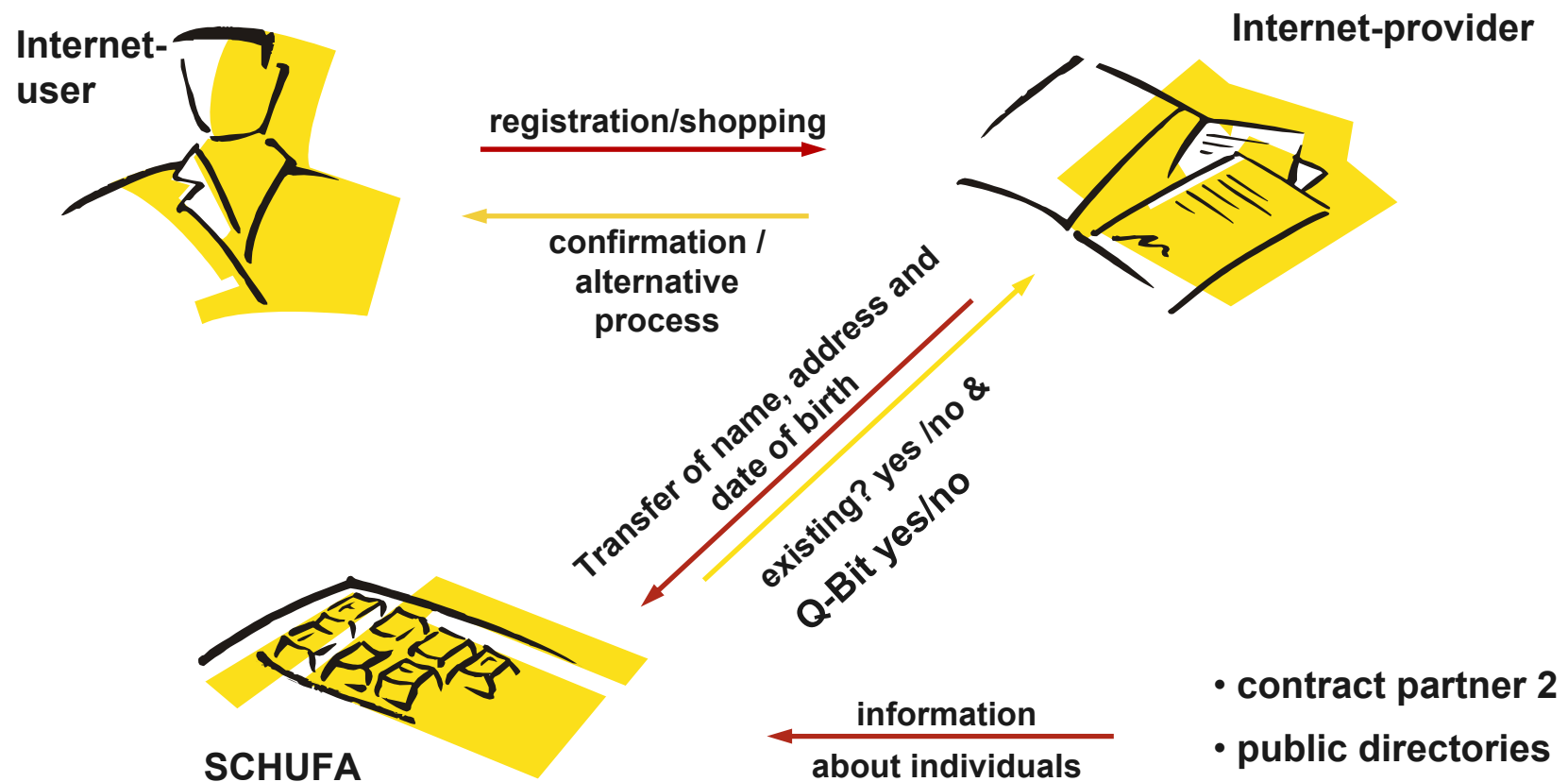


SCHUFA Age Verification

Q-Bit – the meaningful addition to Identity Checks

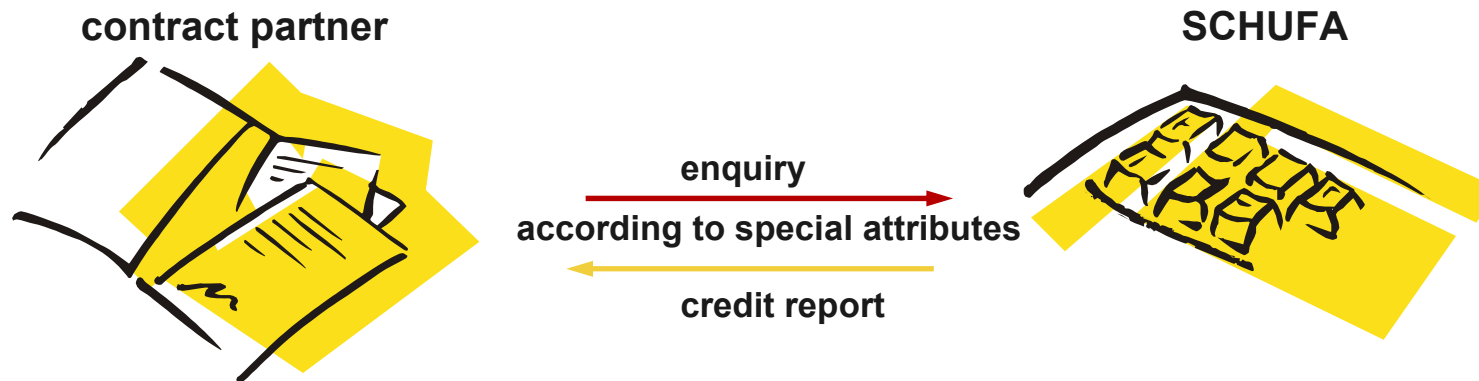


Comparison of name, address and date of birth with the SCHUFA database for eCommerce companies



Excursus: Quality-Bit „Q-Bit“ (identity proved by ID-card)

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- The consumer legitimates himself before the contract is signed by presenting his official ID-card to the contract partner
- The official ID-card is presented e.g. before
 - opening of a bank account
 - granting a loan or
 - delivery of a self report

SCHUFA Age Verification

Different steps of the identity confirmation



Step 1

Age verification via enquiry for quality proved data at the SCHUFA (keyword: Q-Bit)

Step 2

Confirmation of the enquiry and delivery of the credit report and the score with Q-Bit, resp. the IdentityCheck with Q-Bit

Step 3

Verification of the identity of the requested and provided information as well as the age (≥ 18 years) by the contract partner

Step 4

Verification of the identity at the mailing of the PINs/hardware via personally signed certified mail (delivery only against presentation of an official ID-card)

- 24 h x 7 days access to personal data
- Basis score
- FAQs
- Possibility for comments, amendments and questions
 - Basic data
 - Contract data
 - General questions

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WIR SCHAFFEN VERTRAUEN

SCHUFA-AUSKUNFT ÜBER DIE SCHUFA SERVICE YOUNGSTER HIGHLIGHTS

Schulden-Kompass

Zu meiner Auskunft - online!

Meine Wirtschaftsauskunft online

Benutzername:

Passwort:

[Hier registrieren](#)

Häufige Fragen

[Was sind "SCHUFA-Vertragspartner"?](#)

SCHUFA-XSCard SNr.: A1B2C3D4E5F6

Ihr Zugang zu www.meineSCHUFA.de

schufa Wir schaffen Vertrauen

	A	B	C	D	E	F	G	H	I	J
1	QW	12	B5	A7	MW	WW	IJ	I1	8B	A7
2	A7	MW	II	B8	12	B5	MW	II	B8	12
3	1L	QW	12	B5	MW	II	B8	12	CG	L7
4	AD	J1	QW	11	B5	OK	D0	D8	D6	KH
5	ZH	T7	P9	50	00	QW	12	G6	WM	KM

SCHUFA Holding AG

JUMMTT1234

Thank you very much for your attention!

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