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BIIA Launches New Website - www.biiacom.com -

As announced by e-mail last week BIIA migrated www.biiacom.com to a new platform. **It is recommended that you log in with your user name (your e-mail address) and the assigned password at all times.**

Many of the recent news items listed under **Member News** are password protected and cannot be seen without being logged in. In essence, most of the content is for the benefit of members only. To provide our members and readers with a wealth of data about our industry we have brought over BIIA Newsletters and the industry library archives from the old website. The newsletter archive is password protected.

Please note the archived content shows a recent posting date, therefore the origin of the content and its original date of publishing are identified at the end of each post. Moving forward all posting dates and publishing dates are synonymous.

LATE BREAKING NEWS

Google Tries to Grab Groupon but was Rejected

A purchase of Groupon (estimated price tag of US\$5-6bn) would have eclipsed Google's \$3.1 billion purchase of online ad provider DoubleClick in 2007, the largest to date. The deal would have put Google in the position of selling directly to Internet users - in this case, coupons for area merchants - and boost its standing in the race for local business ad dollars. That market is expected to grow rapidly and is coveted by other large Web companies including Facebook Inc. and Yahoo Inc.

The rejection of the Google offer is a milestone in Groupon's dizzying journey, which in two years has transformed the company from the fledgling side project of another Web site to a tech star with more than 3,000 employees worldwide, a presence in 35 countries, and expected annual revenues of \$500 million this year. The company was profitable in its seventh month.

Groupon's financial backers include local investors Eric Lefkofsky and Brad Keywell, venture capital firms such as New Enterprise Associates and Accel Partners, and Russian firm Mail.ru Group, formerly known as Digital Sky Technologies.

Google, which is pushing into local search advertising, had been hoping to tap into Groupon's massive human network of sales employees that have relationships with small businesses across the country. The interest in Groupon, which was also reportedly courted by companies such as Yahoo, underscores the start-up's meteoric growth — its valuation was \$1.3 billion in April — and the industry's belief that the company's business model is a sustainable one. Groupon takes a cut, typically 50 percent, of the revenue from each of its daily deals.

Breakingviews commented: “The search giant's willingness to spend \$6 bln on a startup in a business with almost no barriers to entry is the most damning evidence yet. In the past, Google would've tried to create a Groupon of its own. But these initiatives rarely panned out. It now has to buy innovation.”

Decline and Fall of the Google Empire

BIIA's Chairman David Worlock has discovered a whole band of bloggers through December and January who were arguing that the Web of spam and misleading search of a decade ago, which Google had cleaned up effectively in its early days, had now returned to haunt us – on Google. We leave it to our readers to link to David Worlock's excellent blog “[Decline and Fall of the Google Empire](#)” and his question whether key word searching had a future?

BIIA's editor found the ending of David Worlock's blog rather fascinating: “So Google remains in place just as a consumer environment? No, I think that Facebook and its successors become the consumer research environment. Search by asking someone you know, or at least have a connection with, and get recommendations and references which take you right to the place where you buy. Search in mobile environments is already taking too long and throwing up too many false leads. Anyone here used a shredding company in South Bucks (UK)? How did you rate them? How do I contact them? I have this fantasy that I mention “Google” to my grandchildren and they say “did you mean the phone company?” What is the best strategy job in the industry: the one that defines the line of migration for Google out of search and towards the next big marketplace (pity they missed Groupon!). **Source:** <http://www.davidworlock.com/>

LATE BREAKING NEWS

B2B Trade Publishing & Company Information: 2010 Market Forecast and Trends Report by Outsell Inc.

Outsell forecasts that the B2B Trade Publishing & Company Information market will grow 1.0% in 2010 to \$22.2 billion. Over the next four years, Outsell forecasts this market will grow by more than \$2.5 billion and reach \$24.7 billion by 2013, which is a four-year 2009-2013 forecast CAGR of 2.9%. It forecasts the B2B trade publishing subsegment will grow 0.5% in 2010 and grow 2.9% in 2011. The company information subsegment forecast is for 3.0% growth in 2010 and 4.0% growth in 2011.

This segment will return to growth, but muted growth, in the 2010-2013 forecast period following serious double-digit declines in 2009 triggered by the worldwide recession and financial crisis. Economists are calling this the “half-speed recovery” and our forecast matches that characterization. The year-over-year comparables in 2010 are helped out by the miserable 2009 performance, and all top line forecasts for 2010 through 2013 are at least positive.

Figure 3. B2B Trade Publishing Subsegment, Revenue and Growth, 2008-2013



Figure 4. Company Information Subsegment, Revenue and Growth, 2008-2013



B2B trade publishing companies provide advertisers with prime professional online audiences, • in-person and virtual event attendees, and print readers who see the advertisers’ messages when reading the publishers’ relevant, deep, niched, and targeted content. These companies serve two customer sets: users and advertisers. The majority of the content is free to users with advertisers providing the bulk of the publishers’ revenue. The recession and advertising slump of 2008-2009 has accelerated these publishers’ interest in adding more subscription-funded data businesses. Examples include Ziff Davis Enterprise, Penton Media, and Hearst Business Media.

Company information firms typically identify prospects and supporting qualifying information • and insights that serve their customers’ business development, lead generation, marketing activities, or competitive analysis activities. Ninety-nine percent of this sub-segment’s revenue comes from users. Examples include Hoover’s, Infogroup, Jigsaw, and NetProspex.

To order this report click on the link: <http://www.outsellinc.com/store/products/958>

MEMBER NEWS

Equifax Joins Forces with Lewtan(TM)

Equifax Joins Forces with Lewtan (TM) to Give Mortgage Investors Greater Transparency into Borrower Credit Health

Atlanta, GA, November 17, 2010 — Equifax Inc. (NYSE: EFX) announced that its breakthrough solution for the secondary market is now available to investors who use one of the industry's largest sources of loan-level data backing non-agency MBS securities. Equifax ABS Credit Risk Insight Direct™ now links up-to-date borrower credit information to Lewtan's ABSNet Loan comprehensive database of residential deal and mortgage performance data. The solution's expanded capability brings another dimension of transparency into the analysis of mortgage-backed securities – enabling investors to better predict loan delinquency, default and prepayment and make more informed trading decisions.

This latest enhancement to the ABS Credit Risk Insight product line is the result of Equifax's relationship with Lewtan, a leading provider of asset-backed securities performance data and analytics for the global securitization industry. ABS Credit Risk Insight provides leading indicators of loan performance such as updated credit scores and detail on all mortgage and home equity payments, owner-occupancy and performance on past mortgages. By statistically matching anonymous borrower credit information to Lewtan's ABSNet performance database, Equifax's solution gives investors deeper insight to improve model accuracy, identify current healthy deals and strengthen deal surveillance.

Lewtan is part of DMGI, a division of the Daily Mail and General Trust, plc. one of the UK's leading International media groups. For more information on the full range of Lewtan solutions, please visit www.lewtan.com **Source: [Lewtan Press Release](#)**

Platts Completes Acquisition of BENTEK Energy, Broadening Its Analytical Services in Natural Gas and Related Power Markets

NEW YORK, Jan. 3, 2011 /PRNewswire via COMTEX/ -- **Platts**, a leading global provider of energy and metals information and a division of The McGraw-Hill Companies, Inc. (NYSE: MHP), today completed for an undisclosed cash sum its acquisition of **BENTEK Energy, LLC**, a privately held energy market analytics company headquartered in Evergreen, Colorado. The acquisition was first announced on December 14, 2010. Bentek, which provides analytics and information services to a blue-chip customer base in North America, is widely recognized as the industry leader in natural gas market fundamental analysis. Bentek will continue to operate under its current name with its current management.

BENTEK, founded in 1985, offers a comprehensive portfolio of data, information and analytics products in the natural gas and liquids sector. Its customers include the majority of the top firms in the energy industry, including independent producers, pipeline companies, and utilities, as well as industry regulators, financial institutions, and the largest energy hedge funds. In addition to its subscription-based products, Bentek provides consulting services related to its data analysis services and hosts Benposium, a major natural gas conference on energy market trends and dynamics that attracts hundreds of industry executives, analysts, traders and investors. The company has 100 employees based in its headquarters outside Denver. **Source: [The McGraw-Hill Companies](#)**

MEMBER NEWS

FICO 2010 Results

The company reported quarter revenues of \$155.1 million versus \$151.9 million reported in the prior year period. "Our results demonstrate growth in both top-line revenue and new bookings, and general stabilization of our business despite continued macroeconomic challenges," said Mark Greene, chief executive officer. "As we enter fiscal 2011, I believe we're well-positioned to realize growth by capitalizing on improving market conditions, our robust and relevant product portfolio, and leadership and other organizational enhancements made during the past year."

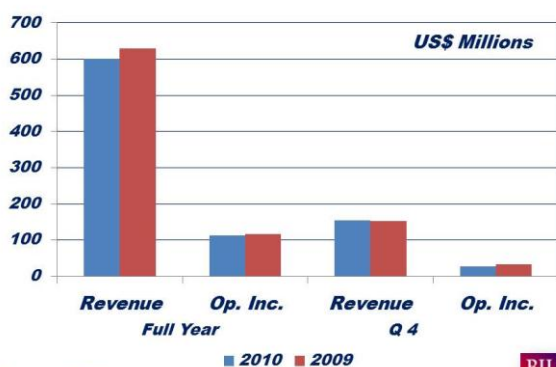
Revenues for fourth quarter fiscal 2010 across each of the company's three operating segments were as follows:

- Applications revenues, which include the company's preconfigured Decision Management applications and associated professional services, were \$96.1 million in the fourth quarter compared to \$94.5 million in the prior year quarter, an increase of 2%, primarily due to an increase in revenue from Fraud Management solutions and Marketing Solutions, slightly offset by a decline in Customer Management solutions.
- Scores revenues, which include the company's business-to-business (B2B) scoring solutions and associated professional services, and the myFICO(R) business-to-consumer (B2C) service, were \$41.7 million in the fourth quarter, which is consistent with the \$42.1 million in the prior year quarter.
- Tools revenues, which include Blaze Advisor(R), Xpress Optimization and related professional services, were \$17.3 million in the fourth quarter compared to \$15.3 million in the prior year quarter, an increase of 13%, primarily due to increases associated with several large license sales during the quarter.

Outlook for fiscal 2011 GAAP Guidance: Revenue US\$620 million - US\$625 million

FICO 2010 Fiscal Year Results

(Quarter Ending Sept. 30th, 2010)

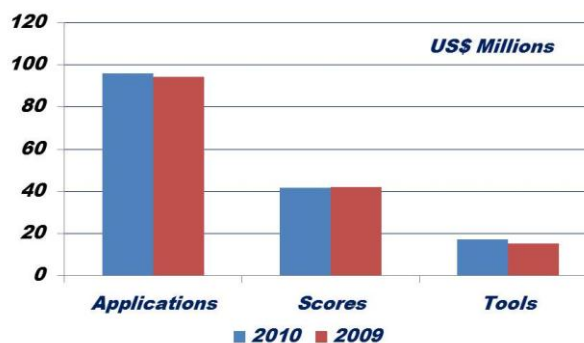


Source: FICO



FICO Q4 Product Line Revenues

(Quarter Ending Sept. 30th, 2010)



Source: FICO



MEMBER NEWS

TransUnion Announces Expansion of Its Asian Footprint by Entering Vietnam

TransUnion, the global leader in credit and information management, announced in December the issuance of its business license for the establishment of TransUnion Vietnam. The new entity will work closely with its local business partner, Mozaik Corporation, and seeks to bring its range of credit reporting and risk management solutions to the fast growing South East Asian nation.

Indeed the government of Vietnam recognized the increasing need for better credit reporting mechanisms earlier this year, with the passing of decree 10/2010 in April, paving the way for TransUnion's entry to the market, with its world-class credit offering and proven approach of working side-by-side with the banking and finance industry. TransUnion will not only leverage its own global experience in credit information management, but the extensive domestic expertise of Mozaik and a solid, local management team to deliver a world-class credit bureau of international standards. *Source: TransUnion Press Release*

TransUnion: Credit Card Delinquencies Continue to Fall to 1999 Levels

CHICAGO, IL--(Marketwire - November 29, 2010) - TransUnion's quarterly analysis of trends in the credit card industry revealed that the national credit card delinquency rate (the ratio of bankcard borrowers 90 days or more delinquent on one or more of their credit cards) decreased to 0.83 percent in the third quarter of 2010, down almost 9.8 percent over the previous quarter. Year over year, credit card delinquencies fell by 24.6 percent.

TransUnion's analysis estimates that more than eight million consumers stopped actively using bank-issued, general purpose credit cards over the past year. This deleveraging is believed to be due in part to charge-offs in the higher risk segments of the population, more conservative spending in the low-risk segments, and significant efforts by consumers across the board to maintain the health of their credit card relationships as a financial cushion. Based upon income levels estimated by TransUnion's income estimation model, consumers with higher incomes were just as likely as consumers with lower incomes to suspend their use of this payment option.

Source: TransUnion

LexisNexis Acquires Legislative Tracking Service State Net

LexisNexis has announced the acquisition of State Net, one of the leading state legislative tracking services. State Net collects, normalizes and editorially enhances all bills introduced in the 50 US state legislatures, the District of Columbia and the US Congress, as well as all agency regulations from every state. State Net has a long track record, with 40 years of experience collecting and distributing information about the progress of legislation through state legislatures.

Outsell's David Curle, Director & Lead Analyst stated in his recent insight: "Today's users of State Net among LexisNexis' customer base are primarily researchers, and many use State Net as an archive more than a real time information source or workflow tool. With this deal, LexisNexis has the opportunity to expand that user base to the compliance, policy, and government affairs professionals who need not only access to the legislative information, but also to analytical tools that State Net has developed and that LexisNexis plans to continue to develop. Examples of such tools include predictive modeling, which helps users estimate the likelihood of a bill's passage in a given state legislature." *Source: Outsell Inc.*

INDUSTRY NEWS

Will Bill Collectors Change Their Ways?

Discussion on LinkedIn: Heavy critique of the **Accounts Receivable Industry** about unsavory practices was voiced in recent discussions by the [World Credit Congress Group](#) on LinkedIn. Below is a response by Marcel Wiedenbrugge who comments as follows:

“I think there are certainly exceptions to the rule. Two people, but not exclusively, I would like to mention are [Steven Gan](#), who has put two wonderful videos on Youtube about debt collection in Japan and [Tim Paulsen](#), who has a consistent but refreshing approach in how debt collection can be done more effectively (collecting the money, but keeping the relationship). After all, even in debt collection you may catch more flies with honey than with vinegar. I believe that debt collectors should be problem solvers, not the ones that cause problems. The way you put it and the articles I have read sometimes give me the impression that debt collectors seem to belong to the last category. If we want to change the perception within the industry, then we have to work on the mindset of those who run these businesses. Apart from profit, what drives the owners of DCA's? What are their ideas about future developments of the industry? Do they think that there might be better or more effective ways and procedures to deal with debt collection or they continue the way it has always been?

In the past I have hardly dealt with debt collectors, because I always believed and still believe that through communication and relationships you can effectively solve most problems (in B2B debt issues). Again, it is a matter how you deal with it. When you have no good relationship with a customer, it can be more difficult to find out what the underlying causes of late payment are and the customer may also feel less inclined to work with you on a possible solution (a matter of priority). Furthermore, you need to have a pro-active service minded approach: that means that you have to try to put yourself in the position of the customer (debtor) and from that point of view try to help the customer to solve his temporary or less temporary problems. By helping the customer to solve his problem(s), you may not only solve you own problem(s), but you also establish a relationship of trust and maybe even commitment. Of course trust and performance go hand in hand, but when you look at debt problems from a long term customer relation perspective, this service oriented approach can be highly effective.

As long as there are still books published, that are overloaded with legal terms and procedures, I believe that there is still a long way to go. Debt collectors or DCA's should work on their own reputation, by preaching and practicing a different view. The times I had to negotiate for some clients, I remember that in many cases I got annoyed by the way I was treated on the phone. Mind you, I was not the one owing someone money, but I was negotiating! To mention a few things that strike me as less effective in debt collection:

- poor telephone & communication skills
- Poor systems (feedback!!)
- poor feedback, especially in case of complaints
- poor complaint handling (in many cases communication literally stopped when I filed a well-documented complaint)

For the rest, debt collection should be pretty straight forward. You have legitimate claim or not. If the claim is legitimate of course the customer has to pay, but it is the way you handle the problem which determines success for all parties involved. Think in human terms, find out the reason why people pay late and then offer them support to solve the problem(s). Work with the customer, not against him/her!” **Source:** [Discussion on LinkedIn](#)

INDUSTRY NEWS

Coface Insurance Revenues up 3%

French credit insurer Coface's insurance revenues increased 3.2% to €930m in the first nine months of 2010 from €901m in the same period last year. Overall turnover, which includes Coface's insurance, factoring and services income, increased 1.9% to €1.21bn in the first nine months of 2010 from €1.19bn in the same period of 2009. Operating profit was €89m compared to a loss of €240m, while net profit was €60m compared to a loss of €166m. The company was hit by heavy claims in 2009, but the claims situation has been improving throughout 2010. Its loss ratio for the first nine months of 2010 fell 51 points to 58% from 109% in the same period of last year.

Source: insurancetimes.co.uk

Experian launches CheetahMail Email Marketing Service in India

Mumbai, India - Experian®, the global information services company, has further expanded its global Marketing Services footprint with the launch of Experian CheetahMail in India. Experian's global email marketing service will enable domestic and international businesses operating in India to create and deploy highly targeted and relevant email communications that generate the maximum return on investment. Source: Experian

Scaling-Up SME Access to Financial Services in the Developing World

November 16, 2010 - A new International Finance Corporation (IFC World Bank Group) report looks at more than 150 models worldwide for financing small and medium enterprises and makes policy recommendations to increase access to financial services for these economically important businesses.

Micro, small, and medium enterprises in emerging markets have a credit gap of over \$2 trillion and about 85 percent of these businesses suffer from credit constraints. The report, Scaling-Up SME Access to Financial Services in the Developing World, presents ways to help these businesses.

It was prepared in support of the G20 finance agenda, and was presented at the summit in Seoul on November 12. Source: IFC World Bank Group

Moody's Analytics Launches RiskOrigins

Moody's Analytics, announced the launch of **RiskOrigins**, an integrated, workflow-driven loan origination product that gives commercial lenders greater awareness and control over risk throughout the loan lifecycle.

RiskOrigins is an evolution of Moody's Analytics technology. Using RiskOrigins, lenders can design and deploy workflows customized to their business needs and desired risk profiles. The Company reported that the product includes "out of the box" support for Moody's Analytics probability of default (PD) models and a loss given default (LGD) framework for risk scoring, covenant compliance tracking, as well as counterparty management and financial statement spreading capabilities. A risk-based loan-pricing module will be available in the first half of 2011. The software enables pre-deal limit checking, so the credit quality of deals can be assessed early in the transaction. Source: Moody's Analytics

INDUSTRY NEWS

Vietnam: Information Companies Eye Credit Bureau Market

The State Bank of Vietnam (SBV) issued a Circular 16/2010/TT-NHNN in early 2010 guiding the implementation of Decree 10/2010/NĐ-CP on credit information activity. The decree encourages private organizations to establish Credit Information Centers.

In July 2010 **CRIF and PCB** Investment JSC and the strategic partnership entered into a partnership with the aim of establishing the first world class credit bureau in Vietnam. PCB Investment Joint Stock Company (PCB) was established in December 2007 by 11 leading commercial banks in Vietnam with a charter capital of 50 billion VND.

In December **TransUnion** announced the issuance of its business license for the establishment of TransUnion Vietnam. The new entity will work closely with its local business partner, Mozaik Corporation, and seeks to bring its range of credit reporting and risk management solutions to the fast growing South East Asian nation. TransUnion is aiming to open its credit bureau in 2012.

Also in December 2010 **Experian Group (Australia)** in collaboration with MobiVi (the first non-banking organization licensed by SBV) had a meeting with representatives of more than 20 banks to present the operational model of the credit information center to be operated by Experian and MobiVi. According to Dennis Martin, Managing director of Experian Credit Service Asia Pacific, the establishment of a credit information center is very practical in emerging markets, including Vietnam.

Obviously the race is now on in building credit bureaus in Vietnam. Whether a developing market with a population of 80 million will support three credit bureaus has yet to be seen.

Source: [TransUnion Press Release](#); [BusinessWeek](#); [Vietnambusiness Asia](#)

IDC Launches Worldwide Business Intelligence Tools Tracker

International Data Corporation (IDC) announced the launch of the industry's first global tracker covering the Business Intelligence tools market on a semiannual basis. The Worldwide Semiannual Business Intelligence Tools Tracker covers five regions and 13 of the largest country markets, providing biannual market size, vendor share, and forecast data for the end-user query, reporting, analysis, and advanced analytics software market segments.

The Business Intelligence Tools Tracker is one of five new Software Trackers being launched by IDC, with results delivered to clients through both Excel-based spreadsheets and on-line query tools. A critical component to the Software Trackers is the global presence of IDC's software analysts who interview vendors, channel partners, and integrators on an ongoing basis at the country, regional, and global levels. This information is supplemented by IDC's software contracts database and carefully analyzed by IDC's newly established software company model team before it is entered into IDC's proprietary Tracker data platform.

Source: analystnews.tekrati.com

NEWS FROM CHINA

Alibaba.com profit jumps 55%

Alibaba's revenues increased 40% over the same quarter last year to US\$217 million. The company's International Marketplace generated 58% of total revenues (US\$127 million), while its China Marketplace contributed to 34% (US\$74 million). Net profit in the third quarter grew 55% to US\$55 million. Diluted earnings per share were RMB0.0721 (US\$0.0108) in the quarter.

As of 30th September, Alibaba.com had a total of **57 million registered users** in both International and China Marketplaces, which is a 25% year-on-year increase. The company also recorded more than one million paying members, including 750,937 members from both marketplaces and about 225,000 members from HiChina.

Source: Alibaba

Global Sources Q3 Revenues up 29%

New York, 11th November: NASDAQ-listed Global Sources released its third quarter results ended 30th September 2010 on Thursday. Revenues were US\$39.4 million, an increase of 29% compared to the same quarter in 2009. The company recorded online and exhibitions revenues of US\$24.8 million and US\$7.7 million, a jump of 19% and 752% respectively.

Print revenue fell from US\$7.9 million last year to US\$5.7 million. GAAP net income increased to US\$2.3 million or US\$0.06 per diluted share – up from US\$1.2 million or US\$0.03 per diluted share in the third quarter 2009. Deferred income and customer prepayments totaled US\$100.5 million compared to US\$89.3 million in the same time last year. *Source: Global Sources LLC*

Global Sources Ramps Up Global Supplier Network

Amongst the many newcomers in Asia's e-commerce and b2b online media, Global Sources is the second largest after Alibaba. Global Sources' network covers more than 60 cities worldwide. In mainland China, Global Sources has about 2,700 team members in more than 40 locations, and a community of over 2 million registered online users and magazine readers for its Chinese-language media.

Verified Suppliers: When one sees the Verified Supplier mark, it means that the supplier has been visited in-person at least three times by the Global Sources QC team to confirm their information.

Star Rankings: Each Global Sources supplier is ranked from one to six stars based on the amount of information they've provided for verification. Higher rankings are also an indicator of a supplier's financial strength and commitment to exporting. Star rankings give a quick way to find and compare suppliers.

Credit Check: Global Sources offer the industry's most complete credit reporting service covering up to 12 key business areas. Provided by Sinotrust and First Advantage - two of the most trusted names in Asia's B2B risk management industry.

Supplier Audits: Confirm details about a supplier's operations, production capabilities, QC processes and management and more. Offered through Bureau Veritas, the worldwide leader in verification services. Product inspections are also offered by request.

These combined activities will lead over time to a huge knowledge base of content on suppliers and buyers. Competing with such a knowledge base may eventually be a challenge for traditional b2b information suppliers.

PEOPLE ON THE MOVE

Creditreform: Prof. Dr. Helmut Rödl Awarded Federal Cross of Merit by the President of the Federal Republic of Germany

Prof. Dr. Helmut Rödl, the longtime chief executive of the Association of Creditreform e. V. (VVC), and until now a member of the full board of VVC was awarded the Federal Cross of Merit in recognition of his long-standing commitment to the interests of credit, credit information and business education. Apart from guiding the growth strategy of VVC for over three decades, Dr. Rödl was instrumental in spearheading research on business and consumer bankruptcies and raising the awareness of the dangers associated with excessive debt. As a lecturer, visiting professor and finally as a university professor in Essen, Salzburg and Innsbruck Dr. Rödl conveys modern credit risk management methods creating a profound awareness of the importance of credit as an economic growth factor.

BIIA congratulates Prof. Dr. Rödl for his outstanding achievements in the interest of business and the credit information industry.

Infogroup Deepens Product Innovation with New Global Industry Leaders

Neb.--(BUSINESS WIRE)--Infogroup, announced two new executive appointments to further the focus on developing innovative next generation products and services.

Gemma Postlethwaite is joining Infogroup as Chief Product Officer and will lead the Product, Data and Emerging Business Strategy for the company. In this new role, she will be responsible for furthering Infogroup's leadership position in data compilation and building innovative products and services designed to give Infogroup's clients a competitive edge.

Lou Paglia has joined Infogroup as Vice President of Emerging Business. He will be responsible for developing next generation applications and platforms for clients to manage their marketing and sales programs. Mr. Paglia joins Infogroup from MTV Networks where he was Vice President, Scenic, Global Digital Media Group. During his tenure, he led the implementation of open standards publishing platform, powering the digital business for over 60 sites including brands from MTV, Comedy Central and Nickelodeon. [Source: Business Wire](#)

Global Sources Appoints New COO

Hong Kong, 7th January: NASDAQ-listed Global Sources has announced the appointment of Peter Zapf as company chief operating officer effective 5th January 2011.

Mr. Zapf began his career in software project management with the United States Air Force. He then joined Global Sources in Phoenix, Arizona, working on the development, sales and marketing of the company's early software and e-commerce products. Later, he worked as a research analyst at Bear Stearns in New York, focusing on the B2B market, after which he joined Hong Kong-based AsiaCommerce, a startup incubator, as Chief Executive Officer. He rejoined Global Sources in 2001. Mr. Zapf holds a BS in Electrical Engineering and Engineering and Public Policy from Carnegie Mellon University, an MS in Computer Science from Troy State University, and an MBA from Thunderbird, the American Graduate School of International Management. [Source: Global Sources](#)

PEOPLE ON THE MOVE

FICO Appoints Michael Pung Chief Financial Officer

MINNEAPOLIS—November 18, 2010—FICO (NYSE:FICO), the leading provider of analytics and decision management technology, today announced that Michael J. Pung has been appointed to the role of senior vice president and chief financial officer. Pung replaces Thomas A. Bradley, who is retiring after serving as CFO since April 2009.

Pung joined FICO in 2004 as vice president, finance and currently serves as both the company's chief accounting officer and head of investor relations. He has nearly 20 years of financial leadership experience in both entrepreneurial and Fortune 500 companies, including Hubbard Broadcasting, Inc., US Satellite Broadcasting and Deluxe Corporation. In addition, Mr. Pung served as an audit manager with Deloitte & Touche.

Source: FICO Press Release

EVENTS

News From The 3rd World Credit Congress 2011: Can Business Function In A Privacy Compliant World?

Around the globe, credit managers & collectors all face increasing privacy and data protection legislation. Whether in the granting of credit where an individual must be properly identified or in the context of collections, where a debt cannot be collected until the debtor is properly located, and all practitioners must be mindful of privacy obligations in their jurisdiction. Privacy developments are advancing on a global basis, with countries exchanging ideas on privacy and data protection principles and legislation. There will be a session in the World Congress where specialists around the world will share their perspective on how business can function in a privacy compliant world.

For information contact: <http://www.creditcongress.com/2011/home.html> or latest news: <http://www.creditcongress.com/2011/eazines/2/>

Keep the Date:

[BIIA Information Forum 2011, March 24th, 2010 Hong Kong Convention Center](#)

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