

February I - 2012 ISSUE

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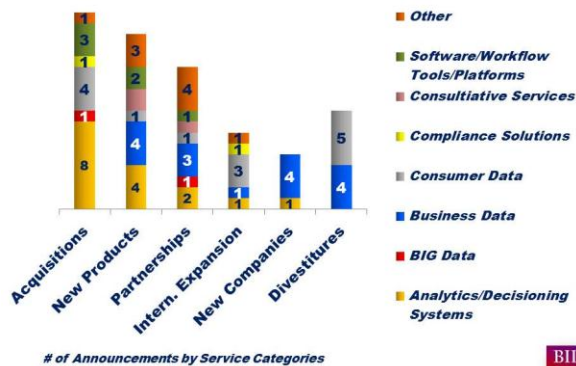
[BIIA is a Partner in Promoting the Gartner Business Intelligence & Information Management Summit: Sydney 21 – 22 February 2012 - The Must-Attend Event For BIIM Professionals -](#)

With the combined strength of Gartner and experiences of business intelligence, information management and performance management practitioners – this summit provides BI professionals and IT executives with world class research, advice and direction to help them drive excellence in their business intelligence and performance management strategies.

LATE BREAKING NEWS

The Quest for Value Added Continues with over 60 Company Announcements Made during the past 3 Months (November 2011 to January 2012)

Company Announcements from November 2011 to January 2012



BIIA tracks all company announcements on acquisitions, divestitures, new product introductions, partnerships, international expansion, and new company launches. We have noted that the quest for value added services not only continues but appears to be heating up.

During the past years the focus seemed to be on unique data sources, but the emphasis has clearly shifted to analytics and decisioning systems, fraud prevention, software, workflow tools and platforms.

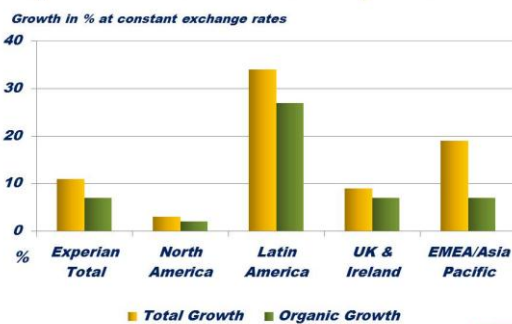
Acquisitions of such capabilities are in lead over product introductions, however the number of partnerships in creating new capabilities rank third. We have also

noted a move into consultative services. All these capabilities and partnerships are designed to help customers of information suppliers to grow profitably, to mitigate risk and/or to better manage workflow and derive greater value from information solutions. While being on the prowl to acquire new capabilities the same companies are pruning their product portfolios as evidenced by the divestitures or closing down specific product and data sources.

Source: www.biaa.com

Experian Reports another Strong Quarter with 12% Revenue Growth

Experian Third Quarter Preliminary Results



Source: [Experian Press Release](#)

Growth in Latin America continues to be spectacular. In the UK & Ireland growth remained anemic for credit information, decision analytics and marketing service while Interactive grew at 29%. EMEA/Asia Pacific results were up due to strong growth in marketing services.

Source: [Experian Press Release](#)

Experian issued an Interim Management Statement that includes an update on trading for the three months to 31 December 2011. Notwithstanding the poor economic climate in its core US and UK markets, the company presses ahead with an aggressive acquisition strategy. Commenting on the performance of Experian, Don Robert, Chief Executive Officer, said: "We are pleased to have delivered another strong performance in the third quarter. At constant exchange rates, total revenue growth was 12%, with organic revenue growth of 7%.

While growth of North American credit, decision support and marketing services showed new strength, its overall growth was retarded by a decline in Interactive Services (-4%).

LATE BREAKING NEWS

Commercial Credit Information: From 'Freshly Investigated' to 'Synthetically Generated' Credit Reports - The Choice Widens -

Not long ago we had a lively discussion about 'freshly investigated' credit reports within the BIIA Network Group on LinkedIn. Based on the responses it became quickly apparent that the term 'freshly investigated' means different things to many of us. The most prevalent of all answers was that 'freshly' means exactly what it is supposed to mean: Fresh investigation of a data subject upon receipt of an inquiry – no in-date rules. Of course no one ventured to state what the current demand was for such a service, nor any hint of the likely potential. Many of us would like to know.

Lately a new debate has been opened by the arrival of the 'Synthetic Credit Report'. The term 'synthetic' means that no investigation is involved. Data is gathered through web-crawling, collection of public sector data and some trade information. All of which is supported by algorithms, which generate ranges of employment, revenues and credit limits. Aggressive marketing helped the new entrants, which use such techniques, to prominence and revenue growth at the expense of traditional credit information companies.

The latter appear to fight back pointing to results of surveys which suggest that significant quality differences exist between traditional credit reports and synthetically generated credit reports, suggesting that the latter are at the lower end of the product spectrum, hence buyer beware. Interestingly the debate is happening on both sides of the Atlantic.

The credit management profession seems to be delighted by this development. Firstly it means more choices. Secondly they seem not to be too troubled by the quality differences. End users simply use the 'synthetic products' for screening and monitoring of low risk transactions and resort to the use of traditional credit report suppliers for high risk transactions. The implications of such practice for traditional suppliers are a loss in revenues. Last but not least, users hope that this development will lead to faster innovation within the commercial credit information industry.

Source: [As reported on LinkedIn Business Information Association Network Group](#) - The Group has now over 450 members and is growing daily

Yell to Begin Debt Buyback – Investors are Taking a Haircut

Yellow pages publisher Yell Group said it will begin its debt buyback process on Jan.10 and conclude it on or before Jan. 19, 2012.

In December Yell had reached a compromise agreement with lenders over the terms of its £2.6bn net debt, giving the group more headroom within its banking covenants and buying it more time to implement a turnaround strategy. The highly-indebted publisher said it had agreed a deal with "an overwhelming majority of lenders" to ease its banking covenants, which are based on the ratio of net debt to earnings before interest, tax, depreciation and amortization.

To further stave off the vultures Yell appointed Matt Anderson as Chief Strategy and Business Development Officer. His focus will be on driving the Group's continuing digital transformation to become a leader in the emerging local **eMarketplace**. *Source: [Financial Times](#) and [ISE Finance News](#)*

MEMBER NEWS

Equifax Search Service Promises to Dig Deeper

Equifax UK has launched a service to provide more information on companies and directors. Equifax Commercial Silver will allow members to share information on suppliers and individuals that they may not be able to get from Companies House.

Neil Munroe, external affairs director for Equifax UK, said: "Two things that businesses need are enhanced information about people they are trading with and people that are supplying them with goods and services. What we have seen is with increasing numbers of small businesses and the requirements of Companies House; there is a need to develop information about their trading and performance. We have developed a community to share information about trading."

Members can sign up to the service, based on anticipated usage, and obtain information that they may not usually be able to achieve. This might be information about directors that people have used, or simple trading information about companies that is not registered with Companies House. **Source: [FT Advisor](#)**

EuroContactPool Launched by Bisnode

Bisnode has now launched the **B2B database EuroContactPool** on the European market and can thereby meet rising demand from multinational corporations for pan-European market information. By launching the product across all of the Group's European countries, Bisnode can enhance its total offering by combining local expertise with its international strength.

EuroContactPool, ECP, is one of Europe's fastest growing and most comprehensive B2B databases, containing 26 million companies and 22 million decision-makers from 16 European countries. EuroContactPool has been previously managed and marketed by the Swedish Bisnode company PAR and is now leveraged by Bisnode across all of the Group's European countries, making it possible to offer local expertise in combination with the group's international strength. **Source: [Bisnode Press Release](#)**

TransUnion Enters Brazilian Market with Acquisition of Crivo SA

TransUnion, has acquired a majority stake in **Crivo Sistemas em Informatica S.A.**, a leading decisioning and analytics firm. This acquisition marks TransUnion's entrance into the Brazilian market. Financial terms of the deal were not disclosed. Crivo's proprietary technologies are currently employed in growth industries such as credit, telecommunications, insurance and retail. Both Crivo's market segments and capabilities closely align with TransUnion's growing Latin America and Asia-Pacific presence.

Crivo is a Brazilian company of software and services of credit, risk and fraud decision, founded in 2000, to serve banks, financial institutions, insurance companies, mobile operators and retailers. The company launched itself with the Crivo credit decision software and has been developing new products over the years. Today, the company provides solutions to meet the need of credit process of companies in several sectors.

"We have long been committed to strengthening our strategic presence in Latin America, and this union with Crivo represents our first foray into the Brazilian market," Andrew Knight, president of TransUnion International, said in a statement. **Source: [Crivo / TransUnion Press Release](#)**

MEMBER NEWS

D&B Strategic Risk Management with New Portfolio Risk Manager™ for DNBi

D&B announced Portfolio Risk Manager™ for DNBi to enhance the DNBi Risk Management™ suite of products. Portfolio Risk Manager for DNBi is the only on-demand and customizable solution that combines proprietary D&B insight with users' customer data, allowing businesses to see risk and opportunity across their entire customer base - through simple one-click reports. Credit professionals at more than 20,000 companies use DNBi Risk Management as the authority in credit risk management to help protect businesses from financial risk.

Credit departments need tools to evaluate customers, anticipate and respond quickly to changing business and economic conditions, manage cash efficiently, partner with sales for upsell opportunities and communicate risk and opportunity across the organization. With Portfolio Risk Manager for DNBi, businesses can strategically set and adjust credit policies, incorporate a risk-based approach to prioritizing collections, comparing to national benchmarks and uncovering trends in their portfolio to strategically grow and protect their business.

Specific customer benefits include:

- *Get to Insights Faster:* With "one-click" analytic reports that combine customer data with D&B insights, Portfolio Risk Manager delivers the analysis needed to prioritize collections and manage credit limits, as well as identify high-quality prospects. Organizations can leverage risk-based insights designed to drive upsell opportunities.
- *Effectively Manage Risk:* Customers can strategically adjust credit policies based on current risk profiles, portfolio trends, and benchmarks against national averages. With Portfolio Risk Manager, customers can focus on segments of greatest risk and opportunity to grow revenue while reducing costs and avoiding loss.
- *Improved Internal Communication and Cooperation:* Credit professionals can customize reports to easily share insights and trends — **as well as identify low-risk, up-sell opportunities for sales and marketing.** This reporting capability will enable the CFO, COO, treasurers and sales executives to be responsive to changing business conditions.

The combination of D&B's proprietary data with customers' account receivable data in Portfolio Risk Manager for DNBi gives credit managers a strategic view of how customers pay both their business and others. In addition, Portfolio Risk Manager offers analysis of corporate-family exposure — based on D&B's extensive database of corporate families — another tool to make it easier for credit managers to understand their customers.

Source: [D&B Press Release](#)

Sinotrust Calls for Better Credit Management to Handle Increased Risk in China

In light of the complicated economic situation and inherent characteristics of credit management in China, Sinotrust meticulously designed the seminars to helping reducing credit risk, weathering economic booms and busts and maintaining innovation vigor and healthiness of companies. The seminars proffered insights on whole-process credit management against the backdrop of rising inflation and also created an opportunity to converge and exchange new thoughts and ideas in this area. Source: [Sinotrust](#)

INDUSTRY NEWS

Who Ever Heard of GlobalX?

When it comes to superlatives some information companies are not at all bashful in calling themselves **global and leading** even if they only operate in two countries. GlobalX claims to be a leading provider of information for business. It specializes in the creation, aggregation, delivery and exchange of information to increase the productivity and profitability of the businesses of its clients and prospects.

Established in 1995, GlobalX is a privately owned Australian company. From the outset, the company chose to serve three key communities – legal, property and commercial – and set about developing specific online portals to address the unique business requirements of those communities. It claims to operate a range of market-leading brands such as GXS, Open Practice, RealtyPro, UrbisPro, NDC, LegalinX, Access Business Information, 7Side Information and others.

The company has now appeared on the ‘radar screen’ in the UK stating that thousands of businesses in Australia and the UK rely on GlobalX every day to provide timely information and trusted technology solutions to facilitate their critical decisions and transactions by integrating key legal, property and commercial information into their business workflows, and automating the routine tasks within those workflows to improve their productivity and profitability. *Source: [The company can be found under the name 7Side Information in the UK](#)*

Tracker – An Early Financial Risk Warning System Launched in the UK by Accounting Firm RSM Tenon

Tracker is an interactive online monitoring system that helps to analyze financial risks and targets new business. It monitors the financial health of over 7 million businesses and 600,000 individuals in the UK, reducing the threat from bad debts and fraud.

A market-leading desktop system, Tracker was developed by Licensed Insolvency Practitioners at RSM Tenon, the 7th largest professional services firm and one of the most progressive. Extensive client feedback over the last decade has helped in developing the system so that it meets very diverse needs of individuals and corporate bodies alike. Tracker is now one of the most comprehensive financial risk alert systems in the UK.

Tracker permits instant review of useful [financial information](#), from company status to credit scores and pretax profits. It can be used to manage credit portfolios efficiently. Tracker has a dedicated client services team based in Finsbury Circus in London, providing regular training and support.

RSM Tenon Group PLC is a dynamic leading accountancy and advisory firm - No 7 in the UK and an independent member firm of RSM International the 6th largest global accounting network. The RSM International network is a network of independent accounting and consulting firms each of which practices in its own right. RSM International is the brand used by the network which is not itself a separate legal entity in any jurisdiction.

Source: [Tracker Early Warning System](#)

***BIIA Comment:** The UK appears to be a hotbed for the development of Credit Risk Management Services. Following the launch of Duedil by an Outsider, it is now an accounting firm that has entered the business. What and who will be next?*

INDUSTRY NEWS

CoreLogic has Acquired Tarasoft

Based in British Columbia, Canada, Tarasoft has steadily gained market share in the MLS space since its inception in 1990, earning the respect of numerous real estate leaders throughout the United States and Canada. Offering outstanding performance and flexibility at every level, Tarasoft Matrix has become one of the premier MLS platforms worldwide.

CoreLogic is a leading provider of consumer, financial and property information, analytics and services to business and government. [Source: Press Coverage PR Web](#)

Database101 Opens ResearchUSA

Database101, the firm set up by Infogroup founder Vinod Gupta in 2010, has opened ResearchUSA, a business dedicated to managing its parent's proprietary business database. As part of the launch, the firm plans to hire 60 researchers for its new call center.

ResearchUSA was involved in building the database for Database101 and plans to maintain and enhance the 14million business listings. The database will also include a range of information such as the number of employees, sales volume, years in business, and other details gathered from firms' web sites. It will also include e-mail addresses for millions of executives and small business owners.

John Ferris a former database executive at Infogroup will lead the operations of ResearchUSA.

Infogroup sued Vin Gupta for 'illegal practices' and theft of its database. Gupta denies the charges and filed a countersuit. [Source: mrweb.com](#)

Ariba in Partnership with Thomas Industrial Network

Ariba, Inc. (Nasdaq: ARBA) today announced that it is joining forces with Thomas Industrial Network to connect more buyers and sellers around more commerce in the fast-growing category of industrial MRO.

Under the terms of a newly-formed partnership, Thomas Industrial Network (ThomasNet.com) will offer services to enable the more than 650,000 suppliers that it currently supports to do business on the Ariba@ Network. Ariba, in turn, will automatically match the capabilities of Thomas' suppliers to the requirements of Ariba buyers and provide a common platform through which they can connect and transact business. [Source: Sunherald.com](#)

Experian Donates Flood Relief to Thai Red Cross Society

Experian supports the response to Thailand's devastating floods and has donated 308,000 baht to Thai Red Cross Society.

Ken Sansom, President, Experian Asia Pacific said, "Our thoughts are with the people of Thailand during this difficult time. We want to do what we can to help the Thai people rebuild their lives and restore their communities."

[Source: Experian](#)

NEWS FROM CHINA

Alibaba Reduces loan Size to Buy-back Yahoo Stake

As we reported previously Alibaba was raising US\$ 4 billion to acquire the 40% stake of Yahoo in Alibaba. The amount was now reduced to US\$ 3 billion with the rest coming from cash reserves.

Source: [Poten and Partners](#)

According to Business Week four lead banks are preparing a loan for Alibaba Group Holding Ltd. and are considering bringing in as many as four more lenders to help arrange the facility, according to a person familiar with the matter. Credit Suisse Group AG, DBS Bank Ltd., Deutsche Bank AG and Mizuho Corporate Bank Ltd. are arranging the loan. Alibaba is seeking to buy back the 40 percent stake Yahoo owns in Alibaba and 35 percent of Yahoo Japan Corp. Alibaba and Softbank are also considering a full buyout of Yahoo and are in talks with Blackstone Group LP and Bain Capital LLC and are about to make a bid for the whole company. **Source:**

[Business Week](#)

Thompson, former head of PayPal, has stepped to the plate to become Yahoo's fourth chief executive in less than five years. The Boston native said he's bringing an underdog spirit to the tall task of reigniting innovation and growth at the onetime Internet powerhouse that faces rising competition for advertising dollars from rivals Google Inc. and Facebook. Thompson takes over Yahoo at a particularly fraught time for the company, which is in the midst of a board-level strategic review that has explored options such as selling parts or all of Yahoo and taking it private. **Source:** [Los Angeles Times](#)

According to the Wall Street Journal Yahoo has begun discussions with its Japanese partners in an attempt to determine the best strategy in a potential asset sale.

Yahoo Japan is reportedly valued at roughly US\$6 billion and U.S.-based Yahoo Inc. is considering selling its stake in the Japanese company while trying to avoid incurring a large U.S. tax obligation. Yahoo Inc. owns approximately 35% of Yahoo Japan, while Softbank Corp. owns 42% of the company. **Source:** [Wall Street Journal](#)

Apple Moves a Step Closer to Offering iPhone to China Telecom Subscribers

Apple moved a step closer to accessing 33 million potential iPhone customers in China, as regulators approved specifications for a device that would run on the network of China Telecom Corp. The China Radio Management Office granted Apple's application for a handset that operates on the CDMA2000 network standard, the regulator said in a statement posted on its website this week. The wireless standard is the third-generation network technology used by Hong Kong-listed China Telecom, China's third-largest carrier. **Source:** [Bloomberg](#)

Beijing Objects to U.S. Labelling Taobao as a "Notorious Market"

China hit back at U.S. trade authorities stating that it "acted irresponsibly" when they cited Taobao, an Alibaba subsidiary, as a "notorious market." Shen Danyan, from China's Ministry of Commerce, stated "Since there is no conclusive evidence, there is no detailed analysis; this is very irresponsible and not objective." This statement was a reaction to a list released by the U.S. Trade Representative (USTR) in mid-December. The list highlights markets used to sell pirated and counterfeited goods. The updated list did remove Baidu, the leading Chinese language search engine, but Taobao remains on the USTR list. **Source:** [Business Strategies Group Asia](#)

NEWS FROM CHINA

Baidu And Dell Team Up To Take On Tablets, Phones In China

Hot on the heels of **Baidu's new mobile OS launch**, reports are circulating that the Chinese search giant is partnering with Dell to build tablets and mobile phones.

China is a goldmine in terms of potential consumers. With over 900 million mobile subscribers, China is becoming one of the fastest growing tablet markets, as well. As the Google of the Eastern world, Baidu should have no problem marketing hardware under its brand name. And Dell's business in China seems to have picked up as well, though the name carries far less weight with consumers than Baidu's.

Source: [Techcrunch](#)

BIG DATA

Big Data Unleashed - Turning Big Data into Big Opportunities

BIIA has obtained a white paper from Informatica which focuses on four key themes: Big Data integration - Authoritative and trustworthy data - Self-service - Adaptive data services.

Big Data—from multi-petabyte data warehouses to social media data, from cloud-based applications to sensors and mobile devices, from e-commerce processing to geospatial information—has arrived. Whether Big Data becomes an organization's greatest asset or one of its gravest liabilities depends on the strategies and solutions put in place in the near term to deal with epic growth in data volumes, complexity, diversity, and velocity.

Informatica® 9.1 is expressly engineered to help your organization turn Big Data into big opportunities. The latest release of the Informatica Platform empowers organizations to combine fast-growing transaction data with vast volumes of new interaction data to achieve insights and strategic advantage not possible with any other solution.

[To access the White Paper click on the link](#)

E-COMMERCE PROSPECTS

J.P. Morgan Expects Strong Internet Growth Especially in E-commerce

The equity research team of influential Wall Street player J.P. Morgan expects a strong performance for the online industry in 2012, with strong growth prospects due to the continued popularity of smartphones and tablets and a strong trend towards social and local. Such a forecast would point towards naming Facebook and Google as the strongest prospects, but J.P. Morgan thinks that it is not the ad-supported Internet companies that will deliver the strongest performances, but e-commerce players such as Amazon and Priceline. This doesn't mean they don't like Google but they think the risk/reward ratio may be better at the online traders. But the ad-driven sector will nevertheless do well especially in the display segment with growth of 16% expected over the year.

Source: [OnlineMediaDaily](#)

FROM THE USER CORNER

Code of Conduct for the Credit Insurance Industry

The financial crisis has revealed the weaknesses of the credit insurance product. The business communities and the professional federations experience was that the credit insurance product needed renewal and a think tank was therefore created: the "Credit Management Think Tank".

The think tank acts as a breeding ground for innovative ideas and initiatives regarding credit management. The think tank must bridge the needs of the companies, exporters on the one hand and those of the credit management solutions providers on the other hand. The academic world plays an advisory and stimulating role in that process. The think tank needs enterprising and creative people who can examine each idea from the point of view of their respective disciplines and functions. The members of the think tank therefore come from international business communities, professional federations and universities. Based on the needs of companies, the think tank develops creative and innovative solutions.

One of those needs of the business world was the development of a Code of conduct for the credit insurance sector. The Code of conduct was developed by the think tank, discussed with the federations, presented to the providers of credit insurance products and finally accepted by them. The key words in the Code of conduct are: more transparency, better communication, professionalization of the sector and increased sustainability.

The code of conduct appears to be a user generated affair centered in Belgium. The document is available in French, Dutch and English. There does not appear to be a German, Spanish or Italian version. Germany is the largest credit insurance market in Europe, thus surprisingly German credit management is not represented in the Think Tank. Representatives of the credit insurance industry and its association are also not represented in the Think Tank. **Consult the Code of Conduct on the website: www.codeofconductcreditinsurance.com**

[To read the Code of Conduct click on the link](#)

Asia Risk Professionals Congress to Tackle Risk Management Challenges

Research leading up to the congress was that Asia has its own approach to risk, governance, compliance and audit. Businesses here will not adopt a "one size fits all" global risk policy and will localize global principles to meet local risk conditions and requirements. Understanding the distinct characteristics of local cultures is therefore vital if Asia is to learn from the mistakes of other global markets and adopt full compliance and risk control to drive future success. What are the main challenges for risk management in Asia?

- Difficulty in defining risk appetite, stopping the organization from providing assurance regarding the achievement of business goals
- Lack of participation from management and a common goal in an organization's risk management approach
- Inability to identify the key person/team for risk management, resulting in an overlap in job function and waste of corporate resources
- Unwillingness to allocate appropriate resources for risk management, hence performing only minimum risk control

Source: [GlobalRisk Community mail@globalriskcommunity.com](mailto:GlobalRiskCommunity@mail@globalriskcommunity.com)

PEOPLE ON THE MOVE:

FICO Appoints William J. Lansing CEO

FICO (NYSE: FICO), a provider of analytics and decision management technology, announced that William J. Lansing, a 30-year veteran in the technology industry and a current member of the FICO board of directors, has been appointed chief executive officer of FICO, effective January 27, 2012.

Mr. Lansing succeeds **Dr. Mark N. Greene**, who is retiring as the company's chief executive officer. Dr. Greene will remain with the company through February 2013 in an advisory capacity, and serve on the FICO board until the 2012 Annual Meeting of Shareholders. **Source:** [Poten Partners](#)

IN MEMORIAM

Paul Brooks – CFO of Experian



Experian has announced with great sadness the death of Paul Brooks, the company's Chief Financial Officer.

John Peace, Chairman, said: "Paul was a great friend, a talented colleague and an inspirational leader and will be greatly missed by all those who had the pleasure of working and dealing with him. Paul's legacy to Experian will be the very strong global finance team he developed, who will provide all the necessary support and coverage needed as we move forward." Don Robert, CEO, said: "Paul and I had worked together

since 2001 and he played a key role in building Experian into the successful, global business that it is today. Our immediate thoughts and prayers are with Paul's family, and we will do everything we can to support them at this difficult time."

Source: [Experian Press Release](#)

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