

BIIA Newsletter

Market Intelligence - Industry Development & Trends - Information Technology - Regulatory Issues - User Community

BIIA NEWSLETTER ISSUE 11 II - 2015

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LATE BREAKING NEWS

Landmark UK Government Decision to Pool Bank Information on SMEs

The UK Government has designated two of BIIA members: **Creditsafe and Experian** as CRAs to pool commercial credit information from banks on SMEs. The third company to receive CRA status was Equifax.

UK Government is setting the stage for facilitating access to finance for SMEs through improved information. This is a significant milestone in a major structural reform that will promote competition in the SME credit market. This is a significant win for transparency and allows commercial credit information companies to participate in the pooling of bank information. In essence a potential game changer.

It has always been a bone of contention for trade credit granters that they had no access to bank lending information on businesses and thus did not know the full credit exposure of clients. Therefore the decision by the UK government to require banks to pool information on lenders will be welcome by credit managers. The big question in the City of London however is why Dun & Bradstreet, the oldest credit reporting company in the UK, has not asked to receive a CRA designation? Neither did Callcredit nor Graydon.

The announcement of UK government came as part of the Chancellor of the Exchequer, George Osborne's Budget Statement on Wednesday 8 July 2015, on the state of the national finances, Government's proposals for changes to taxation and growth forecasts. The Chancellor's statement reads as follows:

1.221 To support small and medium sized enterprises (SMEs) in accessing finance, the government plans to designate Experian, Equifax and Creditsafe under the Small and Medium Sized Business (Credit Information) Regulations 2015. These CRAs will receive SME credit information from designated banks and provide equal access to this information to all finance providers. This is a significant milestone in a major structural reform that will promote competition in the SME credit market.

In this conjunction the UK government has already implemented a number of measures which facilitate access to finance for SMEs through improved information. The government has been empowered to disclose VAT registration information to third parties for the purposes of assessing creditworthiness, financial compliance or fraud risk. It intends to further improve transparency with a register of beneficial ownership, elimination of bearer shares, stronger rules on director disqualifications and insolvency reform.

All these measures are creating a new credit information landscape for the benefit of lenders and borrowers, trade credit grantors and their clients, all of which can serve as a role model for other countries.

Season's Greetings

We wish our members a wonderful holiday season and a happy and successful 2016



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LATE BREAKING NEWS

Take-away from the BIIA APCCIS Workshop on Data Standards



Take-Away from the BIIA APCCIS Workshop on Data Standards

By Peter Sheerin, Chair of the BIIA APCCIS Committee

Many attendees expressed their appreciation for raising this topic at the BIIA 10th Anniversary Business Information conference, specifically those who attended the workshop on data standards.

The topic was deemed to be timely and there was a general consensus that our industry needs to take a proactive involvement in ongoing regional discussions.

There was also general consensus that the Asia / Pacific / South-East Asian region could benefit from further exploring the possibility of regional data standards and sharing of credit data where it is warranted. The presentations on Metro2 (USA), the model adopted by the Reserve Bank of India, the current co-operation between credit bureaus in Europe and the European Central Bank's ANACredit project currently under development, provided useful comparisons of the experiences in other markets and a useful basis on which further work could be considered in the Asian markets.

Based on the feedback received during the workshop, BIIA proposes to form a task force with the initial objective of evaluating a regionally based data dictionary to support current regional initiatives in this area. This task force will be jointly led by Peter Sheerin (BIIA Regional Committee Chairman) and Neil Munroe (Member of BIIA's Regulatory Committee and Board Nominee) to be supported by volunteers from the BIIA membership.

The BIIA taskforce will work within the context of the APEC wide effort to advance the work on Financial Inclusion of MSMEs, focusing on credit reporting, secured transactions and factoring. The main instrument for the APEC effort will be a 'Financial Infrastructure Development Network (FIDN)' to be launched at the Manila conference in November 2015. FIDN will be a platform for collaboration among policy makers, regulators and relevant experts from multilateral, private sector and academic institutions.

The taskforce will agree its charter with the BIIA board of directors and report regularly on its progress to the board. All its output prior to publishing will be subject to peer review. We are currently seeking volunteers to participate in the taskforce and should you be interested in getting involved please do get in touch with me directly.

To stimulate support and contributions from members here are some suggestions raised by participants of the workshop:

- The following jurisdictions will be initially consulted as the basis for the evaluation of the need for a data dictionary; China, the Philippines; New Zealand / Australia; Singapore Indonesia and Malaysia. This is in no way an exhaustive list and any additional suggestions are welcomed.

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LATE BREAKING NEWS

Take-away from the BIIA APCCIS Workshop on Data Standards

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- The evaluation of the needs for cross-border sharing of credit data will initially be focused on jurisdictions which have either natural corridors for cross border trade and/or strong flows of migrant workers who are unable to obtain access to credit due to the lack of current processes to share credit data.

The next step in the process was for BIIA to outline its proposals at the APEC's launch meeting of the FIDN in Manila on 12 November, following which the task force will convene to develop its charter and commence work. . On behalf of BIIA

BIIA APCCIS takes this opportunity to express its gratitude to those who supported the workshop: Tony Lythgoe, IFC (World Bank Group); JC Parrenas, ABAC delegate to the APEC Finance and Central Bank Deputies Meeting; Michael Ritter, Deutsche Bundesbank; Neil Munroe, President of ACCIS and member of the BIIA regulatory committee; Michael Turner PERC; Tony Hadley, Experian and chair of BIIA's Regulatory Committee and all of those who travelled great distances to attend, actively participated and contributed.

To join the task force please contact Peter Sheerin at: (sheerin.peter@gmail.com)



BIIA 10th Anniversary Business Information Conference presentations are posted in the BIIA Industry Library: <http://www.biaa.com/category/industry-library/10th-anniversary-conference>

We have recorded all sessions and once we have received consent from presenters they will be posted in above mentioned section of the BIIA website.

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LATE BREAKING NEWS

BIIA 10th Anniversary Conference: The People Who Made it Happen



BIIA members salute the tireless efforts of the staff of BIIA co-founder Business Strategies Group for organizing this great event. From left to right: Mark Cochrane, (BIIA director and program chair), Kerry Wong, Ankie Deng, Jess Wong, Hayley Zeng and Eve Li. BSG is a co-founder of BIIA and manages BIIA's Hong Kong office and conferences.

Many of our directors and committee chairs participated actively in the conference: From left to right: Peter Sheerin, David Knowles, Joachim Bartels, Ruth Stevens, Lawrence



Tsong, Mark Cochrane, Adrian Ashurst, Lawrence Yee and Enrico Lodi. Also at the conference were Peter Villa and Toni Hadley (see insert on the right).



Here are our dedicated staff members who provide valuable news content for the BIIA Newsletter and Home Page: Beryl Bartels, Co-editor, Benny Chui, Entrepreneur & Co-editor Asia Pacific, and Rhodri Yorath Williams, retired Master Mariner and co-editor Europe & MEA.

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MEMBER NEWS

Veda News: Equifax Reached Binding Agreement to Acquire Veda



One has to congratulate Richard F Smith, CEO of Equifax, in succeeding to acquire Veda, one of the leading information companies in the region. Apparently this is the largest acquisition in the history of Equifax and Richard F Smith succeeded where others hesitated before him. Veda is a much larger company today with a wide range of information services. It has made several acquisitions during the past two years.

The acquisition will change the credit bureau landscape in Asia, because Veda will provide a strong platform for Equifax to offer new data and analytics services in Australia and other markets in the Asia Pacific region, using technology and expertise developed over many years in the U.S. and the 18 other geographies in which it operates. Veda has already relationships with

smaller credit information providers from South Asia to the Middle East. No doubt Equifax will use these relationships to further its footprint in the region.

To read the full story [click on this link](#).

Veda CEO Nerida Caesar Says 25 Lenders Contributing 'Positive' Credit Data



Veda Group CEO Nerida Caesar says so called "positive" credit reporting – a key bargaining chip in its parlay with suitor Equifax – is finally gaining traction in Australia, with 25 lenders now pouring millions of extra details on people's credit histories into the credit bureau. NAB began sending extra data such as repayment history to credit bureaus in August. By the end of 2015, Ms Caesar said it and other contributors will begin accessing the new information to get a better picture of the riskiness of borrowers.

Veda and its investors have emphasized the value of comprehensive credit reporting to Veda in its argument to push US suitor Equifax's first offer of \$2.70 up to a non-binding offer of \$2.825 a share for the company, implying an enterprise value for Veda of \$2.6 billion.

"There are 7 million accounts with CCR records on the bureau, which represents 24 per cent of accounts in the retail credit market with CCR data loaded," she told investors at its annual general meeting, its second after listing in December 2013. "We estimate the size of the overall credit market in Australia to be 30 million accounts. We are seeing the industry move beyond a wait-and-see approach to tangible progress towards CCR."

Source: *The Sydney Morning Herald*

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Nielsen and Veda in Strategic Alliance

Nielsen & Veda Deliver Advertisers Powerful Consumer Knowledge and Robust Engagement Tools - Clients to get new predictive consumer insights

In the past, advertisers could only identify and track marketing strategies against their own targets and not the market. Also, these metrics didn't take into account the real size of spend and were hard to customize. Today Nielsen, a global performance management company and Veda, a leading provider of data and analytics in Australia and New Zealand, announce a unique solution to resolve this challenge.

This new alliance provides a step-change for advertisers. For the first time, marketers are able to understand and segment Australian households based on validated actual financial characteristics, overlaid with consumer behaviors and attitudes alongside actual media consumption. **Source:** [Veda Press Release](#)

Experian First Half 2015 Revenue up 4% before FX – down 6% after FX (ending 09/30/15)



Total revenue from continuing activities was US\$2,216m, up 4% at constant exchange rates, with organic revenue also up 4%. At actual exchange rates, total revenue from continuing activities fell by 6% reflecting foreign exchange headwinds during the period.

Geographic results based on constant exchange rates or based on organic revenue were as follows:

- North America returned to growth with organic revenue up 1%
- Latin America delivered organic revenue growth of 6%, in spite of a tough economic environment
- UK and Ireland produced 5% organic growth
- EMEA/Asia Pacific grew 6% organically

Service Segments results in constant exchange rates or based on organic revenue growth were as follows:

- | | |
|--|---|
| <ul style="list-style-type: none">• Credit Services growth at constant rates: 7%<ul style="list-style-type: none">○ North America 8%○ Latin America 7%○ UK and Ireland 5%○ EMEA / Asia Pacific -3%• Decision Analytics at constant exchange rates: 10%<ul style="list-style-type: none">○ North America 2%○ Latin America 9%○ UKI and Ireland 5%○ EMEA / Asia Pacific 19% | <ul style="list-style-type: none">• Marketing Services at constant exchange rates: 0%<ul style="list-style-type: none">○ North America -2%○ Latin America -19%○ UKI and Ireland - %○ EMEA / Asia Pacific 8%• Consumer Services at constant exchange rates: -4%<ul style="list-style-type: none">○ North America -7%%○ UKI and Ireland 5% |
|--|---|

Source: [Experian Earnings Release](#)

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MEMBER NEWS

Outsell Event: Expanding Information Markets in Asia Pacific

 **OUTSELL**® Outsell is returning to Singapore for its second annual Asia Event, April 19-20, 2016. Outsell's theme – Expanding Information Markets in Asia Pacific – will pick up where last year's conversation left off and delve into strategies for achieving successful growth in the region. Quotes from last year's event:

... All in all, a worthwhile day out of the office – I felt I learned from some valuable shared experiences across industry segments. ... A very valuable conference. ... Exactly what I was hoping for!

In appreciation for coming in on the ground floor of last year's event, Outsell is offering a preferred investment of \$295. **To secure your spot at this exclusive gathering, or to extend an invite to a colleague, contact Jeannine Bettencourt at jbettencourt@outsellinc.com.**

BOL Revenues Drop 35% in Q3



Business Online (BOL) reported total revenues of US\$2.2 million in the third quarter of 2015, down 35% year-on-year. Net profit also dropped – down by 41% year-on-year to US\$346,000.

BOL reported revenues of US\$7.0 million in the first nine months of 2015, down by 22% year-on-year. The company's net profit in the nine-month period also dropped by 17% year-on-year, down to US\$1.4 million. Diluted earnings per share in the period were Baht 0.06 (US\$0.0017).

Source: Business Strategies Group Hong Kong - www.bsgasia.com

HG Data Launches a Freemium Chrome Extension to Empower Sales and Demand Generation Teams with Installed Technology Intelligence



HG Focus Chrome extension gives instant insight into installed technologies at any company globally.

HG Data announces the launch of HG Focus, a free Chrome extension designed to provide sales and demand generation teams at technology companies quick visibility into customer and prospect installed technology environments. **HG Focus** is the first in a suite of products designed to deliver HG Data's award-winning tech install insights to functional users in all client acquisition roles.

HG Focus provides invaluable information that can be used to qualify leads, create precise and meaningful messaging, tailor conversations to fit both the needs of the user and the prospect and maximize relevancy. Details such as which technologies are installed at any given company, confirmed installation dates and how recent the information has been verified can now be leveraged for the context needed to optimize any technology sales process. **Source: Mysanantonio.com**

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Business Information Line launched in Indonesia by CRIF

CRIF has recently strengthened its offer and now also provides business information services in Indonesia. Thanks to CRIF business information services, Indonesian companies will be able to access in-depth credit, financial and business information on over 200 million companies in more than 230 countries around the world.

CRIF provides freshly updated information and quality reports on countries where information retrieval is challenging, such as in Asia, the Middle East, Africa and Latin America.

Users will be able to easily order international commercial credit reports and find all the information they need thanks to a wide range of content available through a new user-friendly layout. Quick, easy and comprehensive, the CRIF business information portal is the one-stop international business information solution to help companies make better and more reliable decisions.

“We are very pleased to launch our business lines services in Indonesia and bring to the market a strategic decision-making tool. We can further support our clients through comprehensive reports and updated information that they need to make the best possible credit decisions considering the complexity of the global business context”, commented **Leonardo Lapalorcía**, Managing Director of PT CRIF in Indonesia.

Source: [CRIF Press Release](#)

CRIF Credit Solutions Website Offers Resources for Credit & Risk Professionals

CRIF Credit Solutions launched its new website www.creditsolutions.crif.com. The fully responsive website reaches out to the international audience, specifically **Lenders, Telcos, Media, Energy and Utility** companies, who can find interesting resources and in-depth information to meet their business needs, directly from the home page.

The website content is organized based on the **CRIF Credit Framework**, the holistic and integrated approach to credit, risk and customer management for the end-to-end credit value chain. In this way, the user can easily find solutions both in terms of information content and products/services, starting from their requirements.

The CRIF Credit Solutions offering, structured around **Practices, Products and Services**, fully responds to the needs of end-to-end credit management: from strategies to solutions. In particular, there is an in-depth look at the **CRIF Credit Management Platform**, used today by financial institutions, including top 50 banks in the world, as well as telco/media and energy/utility firms. The platform covers each part of the framework with management tools and a customer-centric approach incorporating the entire credit lifecycle, as well as strategies, methodologies and consultancy that complete this unique offering. The website offers **Thought Leadership**, with white papers and articles written by CRIF Credit Solutions professionals, to keep up-to-date on market trends, best practices and technologies.

Finally, in the **Success Stories** section, the projects undertaken by CRIF in many countries around the world can be a useful source of information and benchmarking for industry professionals, demonstrating the significant value generated by CRIF, making it a true all-round partner for credit companies.

Source: [CRIF Press Release](#)

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RateSetter Partners with Dun & Bradstreet on Comprehensive Credit Data

Australian consumer credit bureau Dun & Bradstreet and peer-to-peer lender RateSetter have announced that they have partnered together for the provision of comprehensive credit reporting data. According to **Steven Brown**, Director of Consumer Risk Solutions at Dun & Bradstreet, the partnership reinforces the acceptance of the domestic comprehensive credit reporting system and the benefits to be derived by emerging credit providers.

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

TransUnion Partners With Carahsoft to Deliver Risk Management Solutions to the Federal Government

TransUnion (NYSE: TRU) announced a partnership with [Carahsoft Technology Corp.](#), the trusted government IT solutions provider, to serve as a sales agent for TransUnion and its business with government agencies. Carahsoft will enable TransUnion's delivery of its investigative and risk management tool, [TLOxp®](#), to the public sector via its NASA Solutions for Enterprise-Wide Procurement (SEWP) contract.

TLOxp is a streamlined, custom, scalable investigative and risk management tool used for due diligence, threat assessment, identity authentication, fraud prevention and detection, legislative compliance, and debt recovery.

Source: [TransUnion](#)

TransUnion and Ontario Systems Integrate New Collection Scoring Model to Improve Recovery

TransUnion (NYSE:TRU) and Ontario Systems announced a new collaboration to provide collection agencies with TransUnion's new [CreditVision® recovery model](#). The model will integrate with Ontario Systems' technology and allow collection agencies and debt buyers to increase recovered dollars by up to 9%.

Previously, Ontario Systems and TransUnion customers used traditional recovery scores and credit reports to prioritize collection amounts. Now, Ontario Systems' customers can access the CreditVision recovery model, which incorporates historical information on each loan and actual payment amounts. Collection agencies and other accounts receivable managers can use the models to better identify payment patterns and increase their average recovery rate.

The integration builds on a recent TransUnion and Ontario Systems [partnership](#) to offer batch solutions through TransUnion's TLOxp. For the past 20 years, both TransUnion and Ontario Systems customers have benefitted from their technology integrations.

Source: [TransUnion](#)

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Industry News

Bureau van Dijk and Leadership Directories Team Up on Companies and Decision-Makers

There is an increasing appetite for information on the people linked to companies

Bureau van Dijk (BvD) has signed a new agreement with Leadership Directories, Inc. (LDI). This new agreement also means that customers with access to both services can now use Orbis to research companies in detail, find individuals associated with companies as employees, on boards or in advisory roles, and then access LDI's premium profile information on specific key and influential people. This new service is offered alongside BvD's existing functionality and data, which already screens individuals for PEPs and Sanctions associations and shows if, and how, individuals are linked.

Andy Cowley, BvD's vice president of its Americas operation said, "There is an increasing appetite for information on the people linked to companies. LDI is a leader in this field and its information is the ideal complement to Orbis. Our users will be able to get access to respected content in a way that helps them work more efficiently."

Gretchen Teichgraeber, President & CEO of LDI added, "We have a long association with Bureau van Dijk who has developed software platforms for our databases for nearly 30 years. Linking our systems together like this is a new initiative and one that I'm sure will benefit our mutual customers. We're also very pleased to be contributing our content to enrich the Orbis database."

BvD's Orbis is available on trial from <http://www.bvdinfo.com>. Orbis users who are also clients of LDI will automatically get access to the LDI reports via a one-off login. Orbis users who are not currently clients of LDI will find a free trial link within the Orbis interface so they can explore this option further. **Source: Prweb.com/releases**

SugarCRM and Infosys in Partnership

Partnership Strengthens SugarCRM's Presence in Enterprise Market

SugarCRM Inc., a company that enables businesses to create extraordinary customer relationships with the most innovative, flexible and affordable CRM solution in the market, announced its partnership with Infosys (NYSE: INFY), a global leader in consulting, technology, outsourcing and next-generation services, to deliver customer relationship management (CRM) solutions based on Sugar products. With more than 900 clients in various industries across 50 countries, Infosys will extend SugarCRM's global presence in the market for enterprise CRM solutions.

Under the terms of the agreement, Infosys and SugarCRM will collaborate on joint opportunities, with SugarCRM providing CRM software and Infosys providing related services. The two companies will also work together to build out reference architectures and solutions for selected industries, including electronics, financial services and manufacturing. Infosys and SugarCRM will invest in adding Sugar to the Infosys Digital Integration Services Center of Excellence, and in developing skills within that center.

Source: SugarCRM.com

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INDUSTRY NEWS

Acxiom and Roy Morgan in Australian Data Deal



Data and marketing services firm Acxiom has announced a partnership with independent Australian research company Roy Morgan, helping marketers to find and target their most valuable audiences on Facebook. Roy Morgan's data will be fused with Acxiom's to combine off-line and online information about customers and improve cross-channel targeting.

Acxiom's datasets, compiled from more than 150 sources and covering 16 million Australians, can now be used to find look-alikes for Roy Morgan's consumer segments and across millions of Australian Facebook users. Dentsu Aegis Network and Omnicom MediaGroup are among the early adopters and have campaigns starting this week using the combined technology.

Acxiom ANZ Managing Director Dean Capobianco says "We are in discussions with all major media buying groups, as well as our publisher network, to extend this opportunity beyond Facebook'. Four months ago, Roy Morgan announced an exclusive partnership with location technology provider AdNear, allowing its Helix Personas segments to be targeted on over 11 million mobile devices across Australia and New Zealand.

Roy Morgan Research has operations across 12 Asia Pacific countries, plus the US and UK. The partners are online at www.acxiom.com.au and www.roymorgan.com . **Source: [Mr.Web](#)**

ID Analytics Introduces ID Connect



ID Analytics Introduces ID Connect, Providing a Seamless and Safe Consumer Experience for Digital Enrolment and Applications *ID Connect Helps Businesses Drive Higher Conversion Rates While Managing Against Fraud Risk*

[ID Analytics@, LLC](#), a leader in consumer risk management, announced [ID Connect](#)[™], which helps businesses provide an easy, effective and safe way for consumers to complete the digital enrolment or new account application process. A highly configurable, **software-as-a-service solution**, ID Connect is designed to help businesses from financial services to telecommunications companies and more, streamline their digital application and enrolment process, ensuring a frictionless consumer experience with two key features, ID Connect Resolution and ID Connect Photo.

ID Connect allows businesses to grow safely by increasing conversion rates while verifying the individual's identity and managing against fraud risk. For most consumers initiating a transaction, ID Connect requires a minimal amount of information to be collected to validate the user's identity, automatically populate fields within the application, and perform a risk assessment, completing the application process in seconds. An optional feature, ID Connect Photo allows the user to populate an account enrollment form by capturing an image of their government-issued identification card with a mobile device.

Source: [ID Analytics](#)

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INDUSTRY NEWS

Aberdeen Group now Tracks over 2bn in Technology Focused IT Spend

Aberdeen Group, one of the leading sources for technology industry data, predictive intelligence, and fact-based content is excited to announce the following important enhancements to their CI Technology Data Set. The CI Technology Data Set now tracks over \$2 billion in technology focused IT spend and buying alerts annually, tracked at both the company and individual level. Using their human and machine verified process, Aberdeen Group's tracking of technology spend continues to be the most accurate source of definitive and predictive spend data in the tech industry today.

Aberdeen Group also increased their install based tracking by 2X adding over 5,000 new technologies tracked, for a total of 8,878 installed technologies monitored and reported on IT companies around the globe. Combined with the insight surrounding captured IT spend, Aberdeen Group is now uniquely positioned to be the most accurate source of technology install and spend data in the world.

Elite technology profiles in the CI Technology Data Set have increased by 3X to nearly 10M contacts and include every IT buying center important to technology sales, marketing, and business intelligence professionals. In addition to installed technology and tracked IT budgets, Elite profiles contain up to 520 additional field attributes providing the broadest and actionable picture of technology contacts and companies in the industry today.

The company's real-time purchase monitoring solution, CI Pipeline, is now tracking over 3,000 net-new, in-market purchasing initiatives per month across over 35 technology categories using its predictive and human verified data processing programs. These "active leads" are provided to customers on a real-time basis and continue to drive significant value for customers as an alternative source for highly qualified and active leads.

Aberdeen Group has added 300 technology-focused digital interest classifiers to their CI Technology Data Set allowing for the interrogation of companies and contacts based on their digital and online profiles. This new capability allows for the tracking of specific interests associated with a particular contact or companies digital body language across most technology categories.

In April, the Aberdeen Group was formed through a merger of the research brand, Aberdeen Group, and **Harte Hanks Market Intelligence**. The company has announced several new investments in technology and personnel enhancements since the acquisition by The Halyard Group and several other investors. *Source: Ulitzer.com*

LexisNexis Risk Provides Identification and Geolocation Services to Nevada Gaming Companies

LexisNexis Risk Solutions announced that the Nevada Gaming Commission and Nevada Gaming Control Board granted it a license to provide identity verification, authentication and geolocation services. Nevada gaming companies can now select LexisNexis® Risk Solutions to help them comply with gaming regulations, build robust [anti-money laundering \(AML\) compliance](#) workflows and thwart underage gambling.

Source: [LexisNexis Risk](#)

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NEWS FROM CHINA

Tencent to Invest Big in Cloud Computing



Tencent Holdings has said that it will invest more than US\$1.5 billion over the next five years in its cloud-computing business. This will include construction and operation of data centers in China, Hong Kong and North America, and also to recruit new talent and promote cloud services through marketing campaigns.

Tencent operates data centers that house servers and other equipment, allowing various clients to take advantage of its computing resources. And now, it is boosting investments to beef up its cloud-computing capabilities domestically as well as overseas.

Tencent's chief internet rival, Alibaba Group Holding, is also pumping money into its cloud computing capabilities, even though the bulk of its business comes from e-commerce. In March, it opened its first US data center in Silicon Valley, in addition to its existing data centers in China and Hong Kong.

Source: [Channel News Asia](#)

Alibaba Snaps Up Remaining Shares of Youku Tudou



Alibaba, the Chinese e-commerce giant founded by Jack Ma, is expanding on the small screen. A year after paying \$1.22 billion for an initial 18.5% stake in video-streaming company Youku Tudou, Alibaba is now offering \$3.6 billion for the rest of the YouTube-like site.

Youku Tudou, whose name means "What's best" or "What's cool" is China's largest video-streaming provider in terms of user numbers. As a result of the deal, the buyer will be able to tap into a huge new base of potential customers to which it can advertise its e-commerce services and a platform for selling digital services. Alibaba's \$26.60 a share bid values the target's equity at about \$4.2 billion, or 20% above Thursday's closing price in New York.

Source: [Alibaba Group](#)

Alibaba Partners in Development of Smart-watch Payment System

Alibaba Group has partnered with FiiSmart, a Chinese brand which has developed a wearable "Pay Watch." The watch retails for US\$110 and is one of the least expensive on the market. In terms of functionality, the watch is focused primarily on the payment market.

This initiative appears to be part of Alibaba's overall strategy to be involved in all aspects of the e-commerce ecosystem. It will also serve as a means of driving more users to its AliPay platform. Alibaba reports that "Pay Watch" is already supported by 20,000 restaurants, 25,000 retail stores and 50,000 hotels. Alibaba plans to make it more widely available by further integrating AliPay in China.

Source: [Business Strategies Group Hong Kong - www.bsgasia.com](#)

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NEWS FROM CHINA

Netsun Records a 29% Revenue Growth in Q3

Zhejiang Netsun, a leading online industrial information provider in China, released its financial results for the nine-month period ended 30th September 2015. Revenues in the first nine months of 2015 were US\$7.3 million, up by 29% year-on-year.

The company only recorded a net profit of US\$648,000 in the first nine months of 2015, dropped by 55% compared to the corresponding period in 2014. Diluted earnings per share in the period were RMB 0.02 (US\$0.0031). *Source: Business Strategies Group Hong Kong - www.bsgasia.com*

HC International Revenue Continues to Decline

HC International, a leading online B2B information services provider in China, reported total revenues of US\$105 million for the first nine months of 2015, dropped by 7.9% year-on-year. The Group's EBITDA was US\$17 million for the nine-month period, down by 49% year-on-year.

As a consequence of the newly added anti-counterfeiting services and acquisition of ZOL, gross profit ratio of HC International was dropped from 92.7% in the first nine months of 2014 to 85.4% in 2015. Net income in the period was US\$5.5 million, a decline of 77% from the previous year. Diluted earnings per share in the nine-month period were RMB 0.0696 (US\$0.011). *Source: Business Strategies Group Hong Kong - www.bsgasia.com*

NEWS FROM SINGAPORE

Singapore Moneylenders' Credit Bureau to be Launched in 2016

Singapore's moneylenders' credit bureau will begin operations next year according to DP Information Group (DP Info). DP Info has been appointed to run the new credit bureau.

The Ministry of Law (MinLaw) will require all licensed moneylenders to provide information of their loans and the payment behavior of their customers to the bureau. This information can then be accessed by other licensed moneylenders when evaluating a credit application. This fixes a problem now, where an individual may approach different moneylenders to take out multiple loans and moneylenders have no access to information on whether the borrower is overstretched. Information on borrowers will not be made available to other entities besides licensed moneylenders, unless MinLaw grants approval.

Lincoln Teo, chief operating officer of DP Info stated: "The information provided will help promote responsible borrowing. The transparency also means that individuals, when seeking to buy a credit product from a moneylender, will be more likely to take their personal and financial circumstances into account when making their decision. This initiative will eventually see a reduction in the number of defaults." DP Info currently operates two other credit bureaus - the DP Credit Bureau and the DP SME Commercial Credit Bureau.

Source: [The Business Times](#)

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SME FINANCE FORUM

SME Finance Forum Global Network Launched

SME Financial Forum Launch Members - BIIA is proud to be a launch member

Access Holding	Cogebanque	Inter-American Investment Corporation (IIC)	Palestine Investment Bank
AMP Credit Technologies	Chase Bank Kenya	Industrial Bank of Korea (IBK)	Prasac Microfinance Institution
Asian Credit Fund	Credit Guarantee Corporation Malaysia	International Factors Group	Ripple Labs
Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)	CreditEase	Kafalah Program – Saudi Investment Bank	Sathapana Limited
Association of Banks in Malaysia	Dar es Salaam Community Bank	Khushhali Bank	Satin Creditcare Network Limited
Bai Tushum & Partners Microfinance Bank	DHgate	KODIT	Tanzania Women's Bank
Bank Innovators Council	Diamond Bank	Kyrgyz Investment and Credit Bank	TEB Bank
Bank of Beijing	Dyme	Bank of Langfang	Trust for Urban Housing Finance
Bank of Kigali	Emerging Markets Private Equity Association (EMPEA)	Lawrence Sikutwa & Associates	US Chamber of Commerce
Bank of the Philippine Islands	eZubo	MasterCard	Verde International
Banking Association of South Africa	FBC Holdings	MEKAR	Vermilion Capital
Business Information Industry Association (BIIA)	Fidelis Financial	Micro Cred Group	Wells Fargo
BNP Paribas	Sector Deepening Trust (FSDT)	Middle East Investment Initiative	World Savings Banks Institute (WSBI)
BRAC	Funda Pro	National Microfinance Bank	XacBank
Cambodia Post Bank	Garanti Bank	Octet Trading	
Center-Invest Bank	Hattha Kaksekar Limited	Odeabank	
	IDLC Finance Limited	Overseas Private Investment Corporation (OPIC)	

The First SME Finance Forum was held in Antalya, Turkey in November, which also saw the launch the SME Finance Forum's global membership network.

The Global SME Finance Forum 2015 was the first annual gathering of senior leaders of financial institutions, development finance institutions and FinTech companies that promote access to finance for small and medium enterprises. This flagship event was one of the few truly global conferences for SME-focused institutions. Drawing together representatives from over 300 institutions globally, and across regions, as well as financial sector regulators, we aim to foster a lively exchange of knowledge and networking amongst peers and high-level participants. The two-day program was designed to provide insights on innovation and transformative technologies that can accelerate small business finance.

The SME Finance Forum works to expand access to finance for small and medium businesses. The Forum operates a global membership network that brings together financial institutions, technology companies, and development finance institutions to share knowledge, spur innovation, and promote the growth of SMEs. **Matt Gamser is Chief Executive Officer.** International Finance Corporation SME Finance Forum is managed by IFC (World Bank Group).



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