



GRUPA BIK



# WE DRIVE THE DEVELOPMENT OF FINANCIAL INNOVATIONS

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BIURO INFORMACJI  
KREDYTOWEJ

- Establishment of BIK: **1997**
- Objective: **exchanging credit information between banks and financial institutions** about credit liabilities of their customers (positive and negative credit history)
- Shareholders: **9 banks and the Polish Banks Association**
- Legal grounds: **Article 105(4) of the Banking Law Act**
- **Database of information about 164.9 million accounts held by 25.3 million individual customers**
- More than **271 million updates monthly** in the “Borrowers” system
- **Credit record of 3.3 million of business entities**, farmers and other entities, including **1.3 million enterprises** (sole proprietors, small- and medium-sized enterprises and corporations)
- More than **15 million updates monthly** in the “Entrepreneur” system
- **90% of positive information**
- Author of the **nieskradzione.pl** campaign

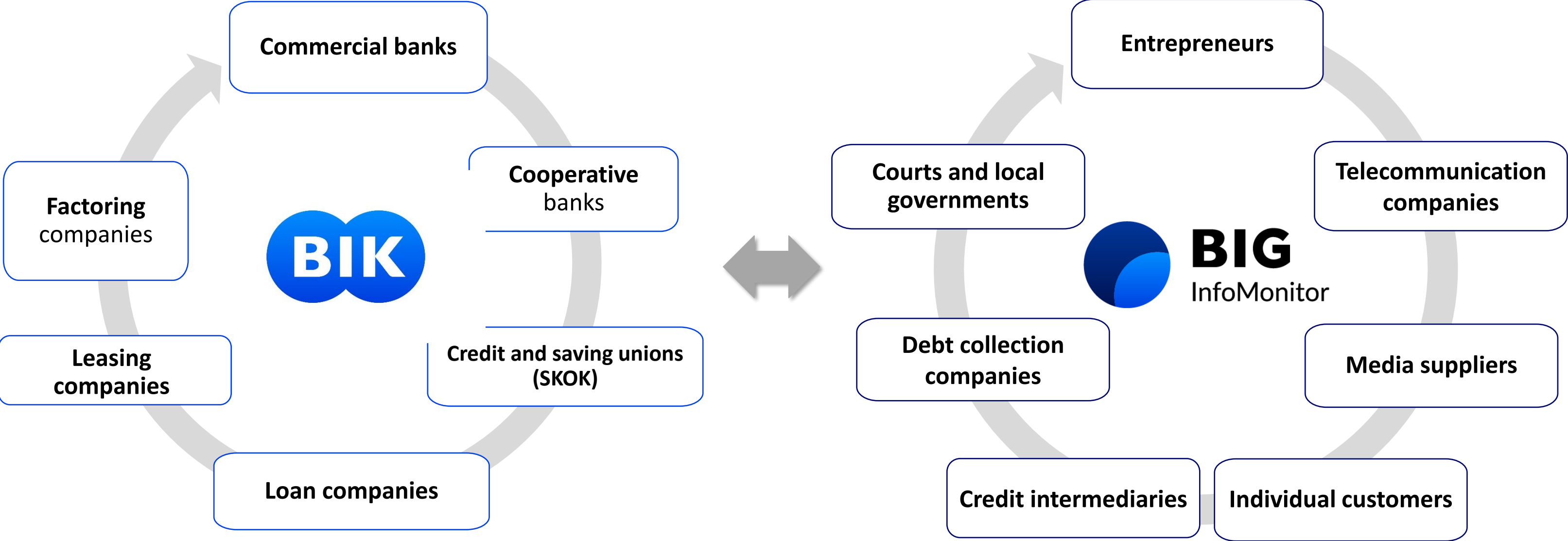


GRUPA BIK



- Establishment of BIG IM: **2003**
- Objective: **collecting, processing and delivering information from non-banking sector** (that is, tele-communications, media, communes, business entities) on economic entities and consumers
- Shareholders: **Biuro Informacji Kredytowej and the Polish Banking Association**
- Legal grounds: **Act on Disclosure of Business Information** and Exchange of Economic Data (the BIG Act)
- **158 million downloaded reports** on indebtedness of individuals and business entities since 2014
- **92.4 million pieces of economic information** from commercial and cooperative banks, SKOK [*credit and saving unions*], corporations, infrastructural, leasing, loan, insurance, debt collection business entities, local government units, SMEs, courts and from individual customers
- Author of “**Firma Wiarygodna Finansowo**” [*financially reliable company*] Programme
- Initiator of “**Odzyskuj alimenty**” [*regain your maintenance allowance*]

# LIAISING ENTITIES



+ positive information (payments made on time)  
- negative information (1+ day of delay)

**Credit information** – unique information about credit liabilities from the entire banking sector as well as from other financial sectors. Data is made available beyond the banking sector via the BIG InfoMonitor.

+ positive information from selected sectors  
- negative information (30+ days of delay)

**Economic information** – information about indebtedness against the entities from various sectors of economy and about fulfilment of liabilities. The only economic information bureau which has access to banking information from BIK and the Polish Banks Association.

# BIK GROUP – SIZE OF THE BASE



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BIK – Individual Customer	BIK – Entrepreneur	Economic information
164.94 million credit accounts	4.44 million credit accounts	74.78 million pieces of data on individual customers
25.34 million customers	1.34 million entities 1.58 million natural persons	17.60 million pieces of data on business entities

# CORE PRODUCTS



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## BIK Reports

- Credit report
- Monitoring report
- Management report
- Report of connections
- BIK Reports InfoMonitor
- Derivative transactions reports



## Scoring

- BIKScO Credit Risk 3
- BIKScO SME
- BIKScO OverDebt
- BIKScO Socio-Demo
- SME Risk Indicator
- Advisory services
- Structure and implementation of dedicated models



## Anti-Fraud

- BIOW database
- BIK Anti-Fraud Platform
- Cyber Fraud Detection



## Product analyses

- Dedicated analyses
- Geographic analyses
- Retro analyses (retrospective with the use of BIKScO models)
- Benchmarking



## Consumer products

- Credit reports
- BIK Alerts
- Mój BIK [my BIK] Mobile Application
- Credit Analyser
- Credit Freeze



## Additional solutions

- Socio-demographic model
- Early Warning System
- Online update of the BIK database – Individual Customer
- BIK Blockchain Platform



# BIK – A FINTECH WITH A LONG HISTORY



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BIK started fintech operations with its establishment. Below you can find the most important dates:

- **Launch of Poland's first credit information exchange system**  
about individual consumers – BIK Individual Customer
- Expansion of activity to include **Entrepreneurs**
- Launch of **the BIK Consumer portal**
- Creation of the national **BIK Anti-Fraud Platform**
- Durable Media Solution – **BIK Blockchain Platform**
- Launch of **the Sandbox BIK HUB** programme
- **BIK Open API pilot Platform**

LAUNCH OF THE  
SANDBOX

**3/11/2021**

- **The BIK Technological Sandbox Program – BIK HUB** means an initiative that aims to put innovative solutions on the market in many areas – not only financial.
- BIK HUB is to help build BIK's partnership with entities that are featured with interesting ideas or solutions. As BIK, we offer extensive support provided by our experts and participation in a systematic process of testing and evaluating the solution.
- We want to place our focus on identifying development areas by cooperating with entities that make efficient use of market changes and related opportunities and threats.
- Our Programme is a space for the production and evaluation of industry solutions.





# STRATEGIC PARTNERS OF BIK HUB



As for Microsoft's aspiration in Poland, it involves a contribution to the creation of the Polish Digital Valley, where technology supports the development of Polish enterprises and organisations. The end-to-end plan, announced in May 2020, assumes long-term investments in building competences, strong local partnerships, support of digital transformation and access to state-of-the-art technologies of cloud computing.



It combines 115 years of experience with the latest trends in training personnel for business. Lectures are delivered by the best Polish and foreign specialists within the fields of finance, economy, management, as well as spheres related to economic knowledge and social sciences.



Foundation and independent think-tank working towards a transparent, sustainable, innovative and open financial sector in Poland. The Foundation's team consists of lawyers and technology experts who combine strategic and regulatory competences and have extensive knowledge of law and legislation in the area of new technologies. Fintech Poland is a founding member of the European Digital Finance Association.



# SUPPORT





# SUPPORT

BIK HUB specialists actively participate in the process of improving your idea. Their assistance includes consultations, both at the stage of launching a test environment, as well as during the evaluation of the achieved results.



**Paweł Żurek**

## **Architecture and new solutions**

A person featured with positive energy – constant discoverer, creator of innovative solutions. Experienced manager, efficient organiser, leader of project teams. He has been working for BIK for almost 10 years, currently responsible for development of IT architecture and new solutions at the BIK Group.



**Andrzej Zduńczyk**

## **Product development**

Product development specialist. In BIK since 2008. Currently, he acts as the Director of the Product Development Department and is responsible, among other things, for the business maintenance and development of the BIK and BIG InfoMonitor product offer.



**Sławomir Grzybek**

## **Business Intelligence**

A Poznań-born citizen, now linked with Warsaw through BIK. He revolutionised the analytical team by creating a modern BI system. He has been managing the portfolio analysis and scoring model sector at BIK since 2014.



**Piotr Wojewnik**

## **Scoring development**

Enthusiasts of artificial intelligence and its applications in the analysis of economic phenomena. Author of several dozens of international publications. He has been at BIK since 2014, responsible for development of models and credit risk analysis in the banking and non-banking sectors.

# PARTICIPATION IN THE BIK HUB PROGRAM – CONDITIONS



It is necessary **to sign up using a dedicated form** on the website



**Acceptance** of the BIK HUB regulations



Connection with BIK using a **dedicated certificate** issued by BIK



**Access to services** covered by the test



**Access to documentation**





1

## **APPLY VIA THE FORM**

Fill in the form and supplement it with the required documents

2

## **VERIFICATION OF YOUR APPLICATION**

The assessment is carried out in two stages – formal assessment and technical assessment

3

## **INFORMATION ON THE RESULTS**

Information concerning approval or dismissal of the application shall be sent via electronic mail to the address indicated on the form

4

## **LAUNCHING A TEST ENVIRONMENT**

Following the positive test results and successfully concluded consultations, we will proceed with prototyping and commercialisation of your solution

A graphic consisting of two overlapping circles, one dark blue and one light blue. The background of the circles features a faint, vertical pattern of binary code (0s and 1s).

APPLY  
IN 4 STEPS

# APPLICATION ASSESSMENT CRITERIA



During the application process, we consider the following factors:



Innovativeness of the solution



Business potential



Solution advancement stage



Applicant experience



Current validation



Competitiveness





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