

## **Serasa and mobile technologies**

Gustavo Tadao Okida ([tadao@serasa.com.br](mailto:tadao@serasa.com.br)) and Rogério Yuki ([yuki@serasa.com.br](mailto:yuki@serasa.com.br))

### **Introduction**

Serasa is one of the world's leading economic and financial analysis and information firms, with full domestic and foreign coverage. In order to maintain this coverage, Serasa has operating agreements with the leading information firms in all continents. Since 2007, Serasa has joined to Experian group, a global leader in information services, marketing and credit management

### **Credit Technology**

Serasa develops state-of-the-art risk grading solutions dealing with natural and legal entities and constantly incorporating the latest in global credit technology achievements to its mathematical models, created with a focus on the peculiarities of the Brazilian market. Serasa's mathematical models have the predictive power to objectively point out a firm's or a consumer's likelihood of default within certain risk categories and time-frames.

Serasa's Ratings and Scorings are a collection of the latest in information treatment technology, combining statistical modeling with the most comprehensive databases on consumers, firms and corporate concerns. Mastery of the most developed portfolio management techniques enables Serasa to provide advanced solutions for economic and regulatory capital calculations (Basle II) and optimize the risk-return profile of credit portfolios. To keep the lead in credit technology, Serasa maintains agreements with the top Brazilian universities, as well as a permanent exchange with the world's main credit reference centers.

### **Digital certificate**

With its comprehensive information technology capability, Serasa is able to provide every type of Digital Certificate, and was the first Certification Authority accredited by the Brazilian Public Keys Infrastructure (ICP-Brasil) and to obtain international certification BS7799– Information security Management.

The Brazilian model of PKI (public key infra-structured) has a legal support and is becoming an important tool to solve problems of identification, authorization and integrity over internet environment.

### **Mobile Technology**

Following recent technology tendencies, Serasa starts to provide services through mobile devices. In order to solve some problems of mobility, Serasa creates an entire platform of credit decision called "Serasa Mobile". This solution is already in use in an important company from Carvajal group - Colombia (Guia Mais, Listel and Editel are brands controlled by Publicar that is part of Carvajal group)

Using Mobile devices, Serasa can expedite credit scores, allowing risks reducing and creation of business opportunities. The online search of individual behavior, firms or corporate financial situation and economic aspects helps companies to close deal quickly and with a low risk.

To improve the security suit of solutions, Serasa is working on Digital Signature and strong authentication in mobile devices. Serasa has already showed a solution based on digital signature using Brazilian digital certificate working on mobile devices that supports online transaction in an internet banking (CIAB 2006). It is a revolutionary and opened solution that adds the legal aspects of Brazilian certificate to the financial transactions that guarantee non-repudiation.

## **Conclusion**

Serasa is an innovative company that uses new technologies to disseminate information and analysis to support business opportunities. We are working with mobile devices not only because it is an emerging technology but because it is an important technology that allows reach more and more people and help them.

To conclude, we are very interested in discussing mobile technologies adoptions, mainly because we have to deal with them when we try to use it. The agility and security are our main challenges and we are opened to discuss them.