



How to Integrate Big Data into Existing Systems

Credit Research Foundation- October 27, 2025

POWERING BUSINESS DECISIONS



TODAYS AGENDA



What do we mean when we say BIG DATA



How can you capture the value of the BIG DATA that flows in and out of your departments or teams?



Are you looking for ways to integrate business information and credit data into your Marketing/CRM system, Sales and Pipeline tracking, Supply Chain, Vendor Management, Procurement and Collections workflow tools to increase visibility and efficiencies?

WHAT IS BIG DATA

We generate an incomprehensible amount of data. So much so that the number of data floating around the internet is estimated to reach [163 zettabytes by 2025](#). That's a lot of tweets, selfies, purchases, emails, blog posts, and any other piece of digital information that we can think of. *"Characteristics of Big Data: Types & Examples." Bay University, Washington D.C.*

Big Data Defined

Big data refers to extremely large and complex data sets that cannot be easily managed or analyzed with traditional data processing tools, particularly spreadsheets. Big data includes **structured data**, like an inventory database or list of financial transactions; **unstructured data**, such as social posts or videos; and **mixed data sets**, like those used to train large language models for AI. These data sets might include anything from the works of Shakespeare to a company's budget spreadsheets for the last 10 years. *"What is Big Data?", Oracle, Michael Chen, Sept. 2024*

EXAMPLES OF BIG DATA

In a day:

Emails sent- **333 billion**

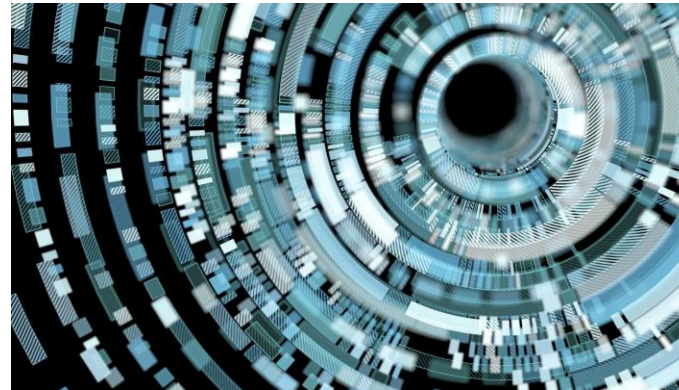
Texts sent- **24 billion**

Google searches- **8.5 billion**

USD Spent on Amazon- **\$637 Million**

Hours Spent on Zoom meetings- **150 Million**

The US has 5,426 Data Centers. **Ten times more than any other country**
" *Amount of Data Created Daily (2025)*", Fabio Duarte, *Exploding Topics*.





BRIDGING THE DATA GAP



For many of us in credit and risk management, the challenge isn't just having access to the right business data — it's making sure that information flows seamlessly across the organization. Too often, we're stuck with siloed systems, manual uploads, and delays that slow down approvals.

We're going to dive into topics that sit at the crossroads of credit, sales, marketing, supply chain and customer success

CREATING AWARENESS

Do you want a way to pre-approve a good account?

Do you want your accounts payable to have a risk score in your vendor management tool?

Do you want to market a new product to existing customers with a good score?

Do you want to use the credit risk score to alert your collectors to prioritize their efforts?

Do you want to support Supply Chain & Logistics teams to protect your company's strategic supplier partnerships

Do you want to enhance Procurement processes to include a Credit review Process?

Do you want to maintain a clean Customer Master and ensure proper legal names are being used?

WHAT SHOULD YOU BE THINKING ABOUT



Using an API to integrate Big data :

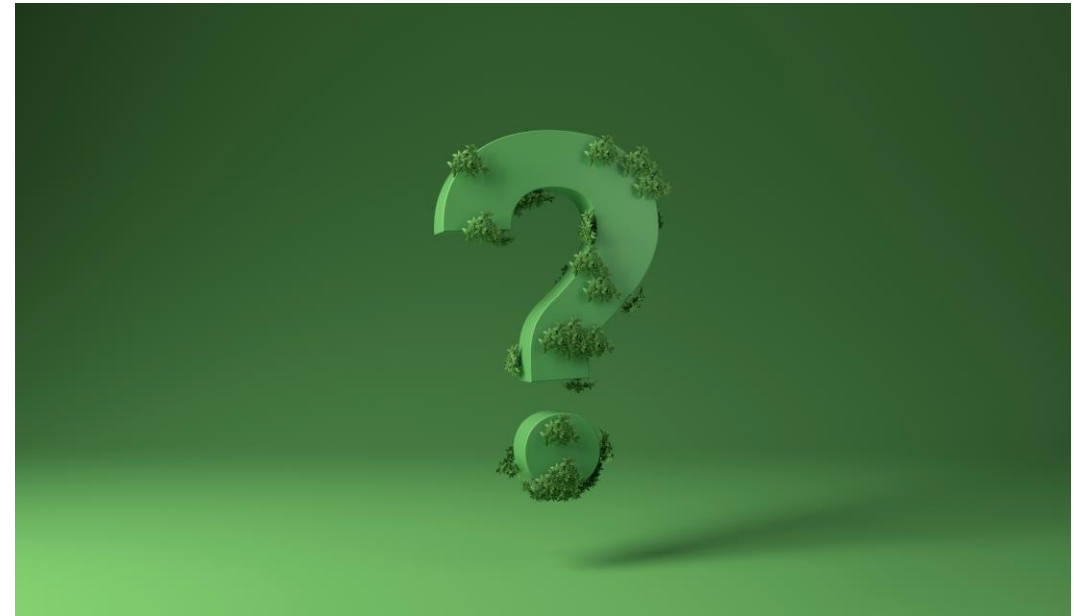
- On-line Credit Applications
- Active Account Monitoring
- Customer Master legal name monitoring
- KYC- Compliance Checks (OFAC) (AML)
- Director Reports – PEP compliance
- Credit Scoring – Automated decisioning
- Vendor Management- Accounts Payable
Procurement- Contract Management templates
- Supplier Evaluation
Strategic Suppliers-Essential supply chain partner review
- Sales/Prospect evaluation
- Anything else you can think of.....

MASTER DATA

The Importance and benefits of accuracy and freshness of Master Data

Customer Master
Vendor Master

Don't be exposed to surprise or unknown changes



BUSINESS CHANGES TABLE

Change Type	Est. Annual Volume	Key Sources & Notes
Address	500,000	IRS form 8822-B Over 500,000 business file a change of address every year. USPS processes 40M address changes (individual + business). Small businesses move more frequently according to SBA.org.
Phone #	500K – 1M	No direct federal tracker but Google business Profiles sees 15M business edits monthly. VoIP adoption for business drives frequent phone number changes. <i>Multicom VoIP</i>
Bus. Names	50K - 100K	No centralized Statistics. Inferred from Sec. Of State filings. 74% of S&P 100 firms rebrand within 7 years. Small firms drive volumes with DBA's and Legal changes.

MORE CHANGES TO TRACK

Business bankruptcy filings rose 4.5 percent, from 22,060 to 23,043 in the year ending June 30, 2025. Non-business bankruptcy filings rose 11.8 percent to 519,486, compared with 464,553 in the previous year. UScourts.gov July 31, 2025

Business and Non-Business Filings, Years Ending June 30, 2021-2025

Year	Business	Non-Business	Total
2025	23,043	519,486	542,529
2024	22,060	464,553	486,613
2023	15,724	403,000	418,724
2022	12,748	367,886	380,634

Retu

MORE THINGS TO TRACK- BUSINESS CLOSURES

At least 10 retail brands have said they're closing US stores this year, totaling nearly 2,700 locations.
Business Insider, Oct. 6, 2025

This year's almost 6,000 store closings so far compared to 3,496 in the comparable period last year, according to Coresight's June tracker report.

Restaurant chains that announced closures: Denny's (up to 150), Red Lobster (over 100), TGI Friday's (including 30 in April), Applebee's (20–35), Noodles & Company (17–21), and Jack in the Box (80–120).

S&P Global Market Intelligence found that three health care companies with assets of more than \$1 billion have filed for Chapter 11 protection this year:

COMMON CONCERNS ABOUT INACCURATE OR OUTDATED CUSTOMER DATA



We often find duplicate or conflicting accounts — how do we manage this?

➤ *Master data management and integration tools help deduplicate and consolidate records, so exposure is calculated accurately across all linked entities. Providing you with Group Structure*

How does real-time data improve decision making?

➤ *When data is updated instantly, Credit Professionals can act on the most current information instead of relying on outdated reports or customer information. i.e. address and contact changes. Risk scores are updating as we speak.*

What's the difference between batch updates and real-time updates?

➤ *Batch updates refresh data on a scheduled basis (daily, weekly, etc.), while real-time updates ensure changes are reflected immediately across connected systems. Creditsafe follows the batch update schedule but also sweeps any changes to a report hourly*



Where to start

This all sounds great, but what does an integration look like?

How does this work and how long will it take to get up and running?

What questions should you be asking before you involve technical teams?



TIME TO CONNECTIVITY

“Up and running within 24 hours on the API”

Ask for references and expect to hear 24-48 hours, a week or a few weeks for very customized and multi- step implementations. If you hear more than that, ask more questions or decide on a different provider.



SET EXPECTATIONS

What you should expect or at least ask about.

Assisted Setup / “Getting Started”

Ask about support for setting up users, activating data sources, enabling credentials for the API technical teams.

Best in class (credit scoring) standard decision trees can be created and live within a couple hours

Salesforce Business Intelligence Plus APP is installed on average by Salesforce Admins within 1-2 hours. (Creditsafe experience)

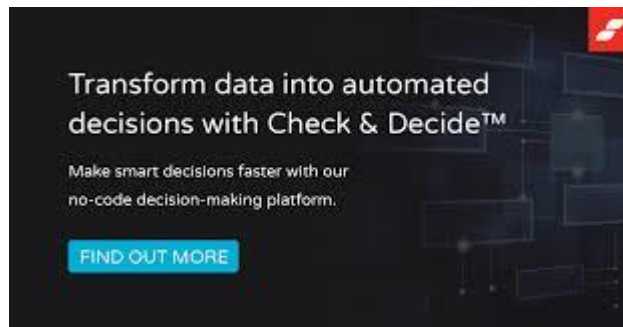
SUMMARY: CHOOSING AN INTEGRATION

The backbone of every business is its CRM. Supercharge sales with accurate data and customer insights.



ORACLE®
NETSUITE

Decision Making tool and scorecard feed For Credit, Supply Chain, Procurement



creditsafe
Connect API



Thank you for time!
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