

PRESS RELEASE · BUCHAREST, 30 OCTOBER 2026

The Relationships and Ecosystems That Can Influence a Business Decision

INTERDILIGENCE at CCIB: how strategic information, relationship analysis and technology turn data into better business decisions

More than 50 representatives of private companies, law firms and institutions attended the INTERDILIGENCE conference at the Bucharest Chamber of Commerce and Industry (CCIB), which brought together strategic intelligence, legal expertise and data technology around a single question: what do we need to understand in order to make a better decision?

EVENT TYPE	Conference
DATE	Friday; 30 October, 2026
TIME	09:00 – 14:00
LOCATION	Bucharest, 4 Ion Ghica St. (CCIB – Bucharest Chamber of Commerce and Industry) –Carol I Hall, 2nd floor

Speakers

INTERDILIGENCE

Marius Ghiba – CEO & Founder
Elvis Renghea – COO
Daniel Bîlea – CTO
Laurențiu Savin – Project Director
Florin Damian – Project Director
Cristian Mariș – Senior Project Manager

GUEST SPEAKERS

Ligia Popescu – Partner, Wolf Theiss
David Carstens – CEO & Founder, Carstens Consulting Global
Adrian Dragomir – Founder, Termene & Sferal

Event Agenda

TIME	SESSION
09:00 – 09:30	Guest reception & welcome coffee
09:30 – 11:00	**Strategic information, relationships and ecosystems – from data to decision** *Marius Ghiba, with the guest speakers*
11:00 – 11:30	**Relationship and Big Data Analysis – tools and practice** *Daniel Bîlea · TOVEK Business Analytics & INTERDILIGENCE Radar*
11:30 – 11:45	Coffee break
11:45 – 13:15	**Strategic Intelligence in Action – case studies for business, transactions and litigation** *Elvis Renghea · Florin Damian · Laurențiu Savin*
13:15 – 14:00	Networking & buffet

The Bucharest Chamber of Commerce and Industry (CCIB) hosted on Friday, 30 October 2026, in the Aula Carol I, the INTERDILIGENCE conference **"The Relationships and Ecosystems That Can Influence a Business Decision"**. Through presentations, anonymised case studies and live tool demonstrations, the INTERDILIGENCE team and its guests showed how companies can identify, ahead of time, the people, interests and dependencies that determine the outcome of an investment, a partnership, a transaction or a dispute.

An economy in which risk is no longer the exception

Opening the conference, **Marius Ghiba, CEO & Founder of INTERDILIGENCE**, set the economic context. In 2025, 7,553 companies and professionals entered new insolvency proceedings in Romania, almost 4% more than in 2024. In the first half of 2026, nearly 4,000 new proceedings were opened, an increase of more than 12%, while payment discipline continued to deteriorate: in 2025, debit instruments refused for payment (mostly promissory notes) exceeded RON 3.5 billion, almost 30% above the previous year.

+60% companies with turnover above €500,000 entering insolvency (H1 2026 vs. H1 2025)	**3,855** new insolvency proceedings in H1 2026 (+12.4%)	**46,000+** companies deregistered in H1 2026	**98 vs. 64** new preventive composition procedures (H1 2026 vs. H1 2025)

Sources cited in the presentation: ONRC; Coface România; NBR – Payment Incidents Register.

"Behind these figures are teams of people: suppliers who do not collect their invoices, postponed investments, jobs, and losses that spread from one organisation to another," Marius Ghiba noted, inviting the audience to ask how many of these losses could have been limited had decision-makers better understood the risks and dependencies around their companies.

> *"The difference between a good decision and a costly one is not always experience, intelligence or available resources. Sometimes, the difference is a single piece of information."*
>
> **— Marius Ghiba, CEO & Founder, INTERDILIGENCE**

From data to decision: understanding the ecosystem

Drawing on his 12 years with the U.S. Government and on business intelligence and security projects coordinated for companies in the Oil & Gas industry, Marius Ghiba presented the principles behind the INTERDILIGENCE approach:

- **The paradox of the information age** - We have never had faster access to so much data, yet more information does not automatically mean more understanding: sources can be incomplete, outdated, biased or wrong, and every decision-maker reads data through their own filter.
- **From data to actionable information** - A €50 million turnover is a data point; learning that 65% of revenue comes from two clients is information; finding that one of them is building its own capacity is strategic information; knowing when the change will happen and what the commercial alternatives are makes it actionable.
- **Five perspectives on the same reality** – social and relational, economic and financial, institutional, decision-making, and causal: who initiates, recommends, approves, finances and can block a decision, and why things happened.
- **The INTERDILIGENCE model: context, node, relationships, connector** - The presentation showed that a company's success can depend on a single client, financier, supplier or professional relationship, and that the decisive links are often the ones not visible in the trade register.
- **From symptom to cause, from cause to solution** - Before looking for a culprit, a company facing operational losses must understand the mechanism – a weak control, a disadvantageous contract, a poorly designed process or, where evidence exists, fraud – so that the intervention targets the cause, not just the effect.
- **Information as a growth tool** - Understanding the interests and resources of different players can reveal partnerships, acquisitions, investments or joint ventures that none of them could see on their own.

> *"It is not enough to know the elements of a system. We need to understand how they are connected and why they depend on one another."*
> **— Marius Ghiba, CEO & Founder, INTERDILIGENCE**

Three complementary perspectives

The opening session also introduced the conference's guest speakers, each bringing a perspective that complements strategic analysis: **David H. Carstens**, retired U.S. Army colonel with more than 35 years of experience in intelligence and security, former head of the Military Liaison Office of the U.S. Embassy in Bucharest and today CEO & Founder of Carstens Consulting Global – the **strategic** perspective; **Ligia Cecilia Popescu**, Partner at Wolf Theiss, a lawyer with 27 years of experience in complex commercial litigation, arbitration and white-collar crime, who coordinates the firm's dispute resolution practice in Bucharest – the **legal** perspective, because in a dispute what matters is not only what one claims, but what one can prove; and **Adrian Dragomir**, founder of Termene.ro, one of Romania's best-known company information platforms, and of the AI platform Sferal.ai – the **data and technology** perspective.

Relationship and Big Data Analysis – tools and practice

Daniel Bîlea, CTO of INTERDILIGENCE, presented the analytical ecosystem used by the company's teams, centred on the **TOVEK Intelligence Platform** – developed by the Czech company TOVEK (founded in 1993) and used by EU law enforcement agencies, public institutions and companies – for which INTERDILIGENCE is the official partner in Romania. The platform processes structured and unstructured data from multiple sources and turns them into link charts, maps, timelines and decision-ready reports.

Three illustrative use cases (built on fully anonymised data) showed the impact on investigations and internal audits conducted with Tovek in broader audit project conducted by an INTERDILIGENCE team:

ENERGY · POTENTIAL THEFT SCHEME ACROSS SEVERAL CONSUMPTION SITES

18,000+ documents analysed	**70% faster** than manual review	**15+ entities** with potential conflicts of interest

INSURANCE · POTENTIAL CLAIMS FRAUD SCHEME

>€45,000 questionable transactions in a single agency's claim files	**80% less time** to flag a suspicious claim	**10+ claims** flagged as high-risk

INDUSTRIAL CHEMICALS · CONFLICTS OF INTEREST AND KNOW-HOW LEAKS

~3 days to identify key actors, vs. several weeks manually	**5+ employees** linked to 7 external companies	**€20–40k** risk exposure mitigated through early detection

> *"Technology does not replace analytical judgment, but it changes the scale at which we can apply it. When thousands of documents can be connected in days instead of weeks, the analyst's time goes where it matters: testing hypotheses and validating conclusions."*
>
> **— Daniel Bîlea, CTO, INTERDILIGENCE**

INTERDILIGENCE Radar – global risk monitoring on a single map

The session also introduced **INTERDILIGENCE Radar** (https://radar.interdiligence.com), the company's real-time monitoring platform, which brings together conflicts, news, infrastructure and country risk on one interactive map. Radar offers dedicated views for different use cases – **Crisis, Supply Chain, Energy, News, Business and Stock Market** – so that decision-makers can follow, in one place, the external factors that may affect their operations, partners and markets:

- **Map layers** covering conflict zones, sanctions, protests, military bases, trade routes and chokepoints, pipelines, undersea cables, critical minerals, AI data centres, natural events and severe weather alerts;
- **Live news and curated news flows** from international outlets (Bloomberg, Sky News, Euronews, DW, CNBC, France 24, Al Jazeera and others), organised by topic – politics, security & defence, energy, economy & business, justice & corruption – with Romanian and international filters;

- **Analysis panels** for country instability, supply chain, macroeconomic stress, markets, metals & materials and exchange rates.

Strategic Intelligence in Action – case studies

The third session presented three anonymised case studies, each showing how intelligence changed a concrete business decision.

SMART PERSONA · PRESENTED BY ELVIS RENGHEA, COO

Vetting a senior financial consultant before a strategic hire

A multinational was considering a recommended senior financial consultant for a role with influence over financing decisions. Cross-border OSINT and HUMINT, corporate and financial analysis and relationship mapping found no direct wrongdoing, but a recurring **associative risk**: employers investigated or fined during the subject's tenure, links to Panama Papers intermediaries and Russia-linked networks, four of five family companies struck off, and credentials that did not match the declared profile. Assessed as **high (associative) risk**, the engagement was reconsidered and the client discontinued the full-time hiring process.

> *"Vet before you make a decision. Associative risk does not show on a CV; it shows in the network."*
> **— Elvis Renghea, COO, INTERDILIGENCE**

NEXUS 360 & SMART PERSONA · PRESENTED BY FLORIN DAMIAN, PROJECT DIRECTOR

Assessing a joint-venture partner in Latin America

An European client exploring a strategic joint venture with one of Latin America's largest family-controlled conglomerates commissioned a four-week assessment covering five organisational dimensions – ownership and control, financial position, legal and compliance, strategic positioning and institutional affiliations – and the profiles of the key decision-makers. The analysis identified who really controls the group, the gatekeeper of its main operating company, its media and political influence, an incumbent competitor already embedded in its operations, and ESG and human-rights allegations as the main red flag. The result: **a "go" decision with a reshaped strategy** – ESG-led, compliance-first and politically neutral, with access to the principals through trusted international contacts.

> *"Know who really decides, and what you would inherit, before you partner."*
> **— Florin Damian, Project Director, INTERDILIGENCE**

OPTIMACORE · PRESENTED BY LAURENȚIU SAVIN, PROJECT DIRECTOR

Strategic audit of an LPG port terminal after a change of ownership

Following a debt restructuring, a new shareholder took over an LPG port terminal handling vessel, rail and truck operations, while the former owner remained connected to the agent, the surveyor, the IT provider and key staff. A multidisciplinary audit across six workstreams – operations, technical infrastructure, suppliers and clients, finance, security (IT, physical, fire) and human

resources – rated 34 elements and revealed safety sensors bypassed by software, a SCADA system running on an unlicensed virtual machine, exposed internal and external networks, gas and liquid leaks, unused or unmaintained flowmeters creating measurement losses, and a 96% cut in maintenance spending. The client received a prioritised action plan: what to fix now, next and later.

6 workstreams	**-96%**	**3 critical**
34 elements rated	maintenance spend (9M 2024 vs. 9M 2023)	suppliers tied to the former owner

> *"In an industrial asset, the most expensive risks are rarely on the balance sheet. They sit in a bypassed sensor, an unmaintained flowmeter or a supplier still loyal to the former owner."*
>
> **— Laurențiu Savin, Project Director, INTERDILIGENCE**

Solutions that support the decision

All case studies rest on the same question – what do we need to understand to make a better decision? – applied through the INTERDILIGENCE solutions:

Smart Persona
Relevant individuals and their professional ecosystems

Stakeholder360
The actors and conditions relevant to a decision-making process

OptimaCore
Operational processes, vulnerabilities and efficiency gains

Nexus360
Integrated analysis of companies and economic networks

CompetEdge
Competitors and the dynamics of a market

Market Navigator
Strategies for entering new markets

Closing the conference, Marius Ghiba returned to the question he opened with – what was the most costly business decision you have ever made? – and invited participants to ask themselves, before their next important decision: **"What do I not yet understand that could change this decision?"**

> *"In a world where access to information is becoming ever easier, the real competitive advantage will not be just knowing more than others. It will be understanding what matters, before it becomes obvious to everyone."*
>
> **— Marius Ghiba, CEO & Founder, INTERDILIGENCE**

Next steps

Companies, law firms and institutions interested in dedicated sessions, in-depth demonstrations of INTERDILIGENCE or in discussing a specific decision, transaction or dispute are invited to contact the INTERDILIGENCE team.

CONTACT FOR DEMONSTRATIONS AND ADDITIONAL INFORMATION

Marius Ghiba – CEO & Founder, INTERDILIGENCE
Email: contact@interdiligence.com
www.interdiligence.com · www.radar.interdiligence.com













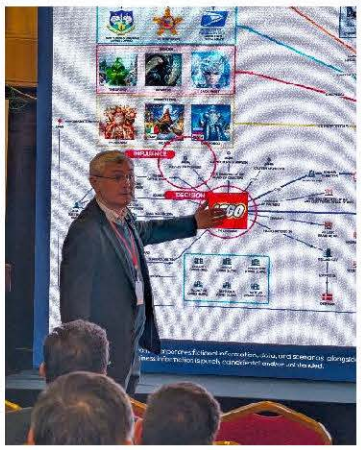












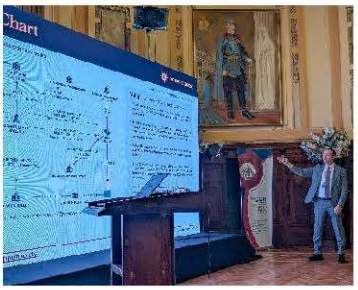


















INTERDILIGENCE combines investigations, economic analysis, multidisciplinary expertise and technology to help decision-makers understand complex situations and build solutions in business, transactions and disputes. Quality and information security certified ISO 9001 & ISO 27001 (LRQA). The case studies presented at the event are anonymised and illustrative.