



COMPUSCAN
CONFIDENCE IN CREDIT

www.compuscan.co.za

Compuscan Company Background

Mika Panganiban

About Compuscan

- A leader in the ability to provide Credit Management data and solutions to markets internationally with focus on emerging markets.
- A recognized provider of innovative Risk Management solutions



Capabilities that set us apart

“We are fully equipped to grow and expand credit bureau services globally”

- **Established ability** – to service a diverse range of developing markets and territories:
 - *While integrating and matching market /country specific datasets*
 - *While operating within the territories legislative framework*
 - *While providing market bespoke added value products and services*
- **Depth of Senior Management** – with hands-on skills and capability built up over more than 25 years in the industry across Southern Africa, Middle East, Canada, Europe and Asia Pacific
- **Rapid deployment** – of full Credit Bureau systems and products developed in a modular format allows for rapid country-specific customisation via an IT development team > than 50
- **Country Specific Products and Systems** – allow for in-country localization of Credit Bureau data collection, validation, matching and compliant data management
- **Internationally recognised** – Scoring and Analytics capability active across 3 continents and multiple territories
- **Innovative, Value Added Product** – design and development across both secured and unsecured lending environments in many market verticals.

Solutions for Diverse Markets

- **We provide products and services to diverse market sectors including:**
 - Microfinance and Small to Medium Credit Lending
 - Telecommunications
 - Insurance
 - Retail lenders
 - Mainstream and international banks
 - Utility companies
 - Co-operatives and credit unions
 - Tracing and Collections companies

Benefits of Effective Credit Information

Operational efficiency can be improved significantly



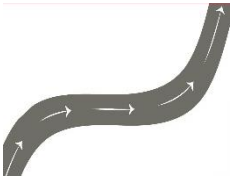
Value Added Service Can Bring

- Revenue Growth through risk-based pricing and cross-selling
- Higher Take-Up Rates/Lower marketing costs through profiling
- Effective targeted campaigns
- Lower Written-Off Accounts avoiding over indebtedness and better screening
- Fraud Prevention through bureau intelligence and identity verification



Better Portfolio over time lowering non-performing loans

Leveraging Bureau Information can reduce delinquency and fraud maximizing returns on available resources



Quick and Smart Credit Lending

Faster process on decision making extending credit using comprehensive accurate consumer information and analytics



Streamlined Processes Implementing Set Rules

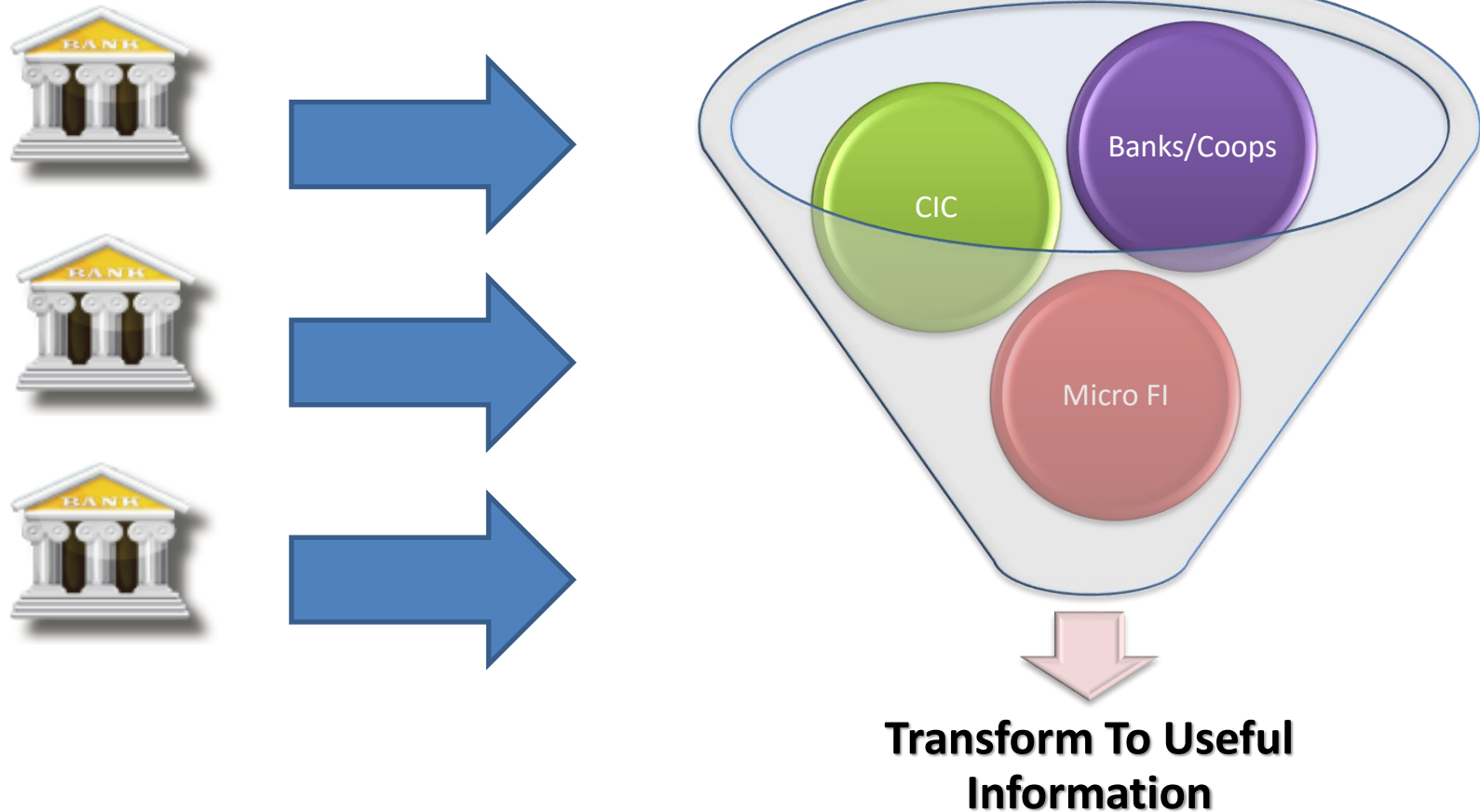
Automating the underwriting process enhances operational efficiency



Consumer Education

Creates awareness promoting consumers to be aware of their payments and overall credit identity, translating to market growth and stability

Flow of Credit Information by Accessing Entities (SAE's)



Compuscan Solutions can Grow your Business

CODIX Process Solution



CUSTOMER

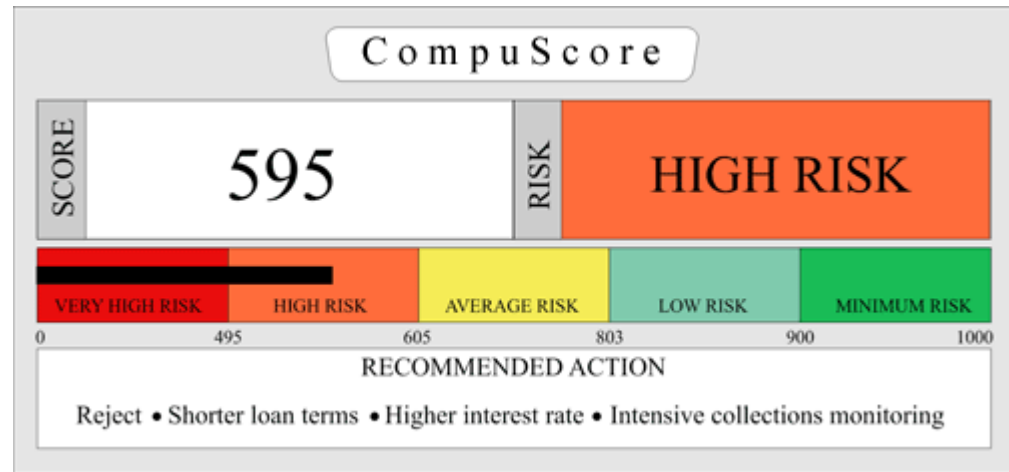


FRONTLINER



INSTANT DECISION

SUBMITS
APPLICATION



Arrive at a decision in seconds, using a pre-defined rules and workflow,
CODIX provides automated decisioning that is immediate, accurate & reliable



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Solutions and Services

Compuscan – Managing the customer credit life cycle

- Targeted Marketing Leads
- Customer Profiling
- Batch-updated contact details
- End user prospecting training
- Consultancy

Portfolio Segmentation

Portfolio Management

- Loan Management
- Alerts and Triggers
- Behavioral Scoring
- Account Verification
- Batch Data Processing
- Portfolio Reviews
- Training

- Tracing Tools
- Collection Scores
- Consultancy
- Collections Training

Collections Strategy

Customer Acquisitions

- Application Processing
- Bureau Scores
- Credit Checks
- Affordability Test
- Automated Decisioning
- Income Predictor
- Fraud Mgmt.

Compuscan – Philippine Product Suite



CREDIT CHECK

Credit Check - online solution that offers a range of functionalities providing subscribers **real-time access to bureau information** on consumer credit.



COMPULOAN

Compuloan - allows streamlining of workflow processes **maintaining uniformly implemented decision policy across the business**. Managing entire loan process with advanced debtor management system



CODIX

Codix - an enhancement to Credit Check **analyzing bureau data using your specific business rules for an automated decision**. Recommending an action of either *Accept, Refer or Decline*



COMPUSCORE ABC

Compuscore – Credit Score **predicts the probability of a consumer defaulting** at different stages of the credit life-cycle
A- Acquisition, B – Existing Portfolio, C – Collections

Why Partner with Compuscan as a Bureau?

Leverage on Bureau Data
and Capabilities



Bureau will enrich and
update your already existing data

Data Security



Compuscan abides strictly to the
Data Privacy Act

CIC Accredited



Access to the Gov't Bureau will provide
additional information and insight

Analytics Experts



We are composed of an experienced team
focused on emerging markets

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THANK YOU!



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