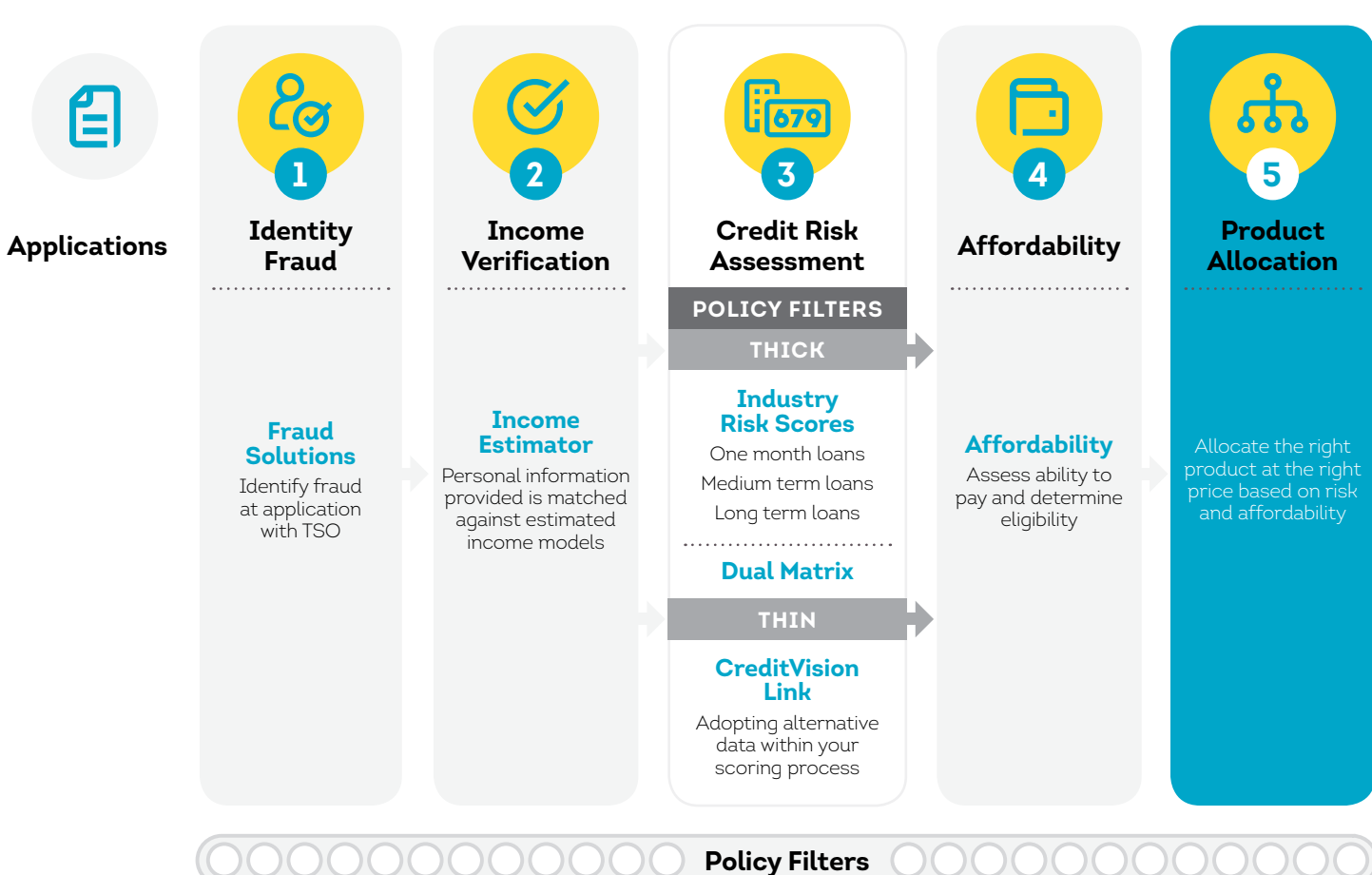




Enhance your Micro Finance acquisition process by adopting the CreditVision journey



CreditVision.

Allow clients to score more consumers and score them better, using credit vetting solutions that pair CreditVision trended data scores with alternative data scores.



Application



Identity Fraud

Detect fraud

- Enhanced pre-screening
- Friction-right digital onboarding
- Increase conversions/Approve more customers



Income Verifications

Estimate and verify income

- Real-time income prediction
- Improved customer experience
- Effective credit assessments

Policy filters remove consumers that are not credit eligible, under debt review or have severe derogatory information against them.



Credit Risk Assessment

Enhance your micro finance acquisition process and expect results as indicated in this study.

USE CASE WITH MAJOR LENDER

13.58% Increase in the approval rate at an industry average bad rate of 7.7%

77K New loans at an acceptable industry Bad Rate

R197 Million Incremental increase on loan limit amount

R13.4 Million Decrease in bad debt amount per year

Effectively **assess consumers** in line with your risk appetite – whether they're Thick File (consumers with rich credit bureau information) or Thin File (consumers with lean credit bureau information).

Thick File uses an Industry Risk Score



Thin File is enriched with alternative data: CreditVision Link

- One-month loans
- Medium-term loans
- Long-term loans
- Alternative data
- Improve risk predictability by up to 25% when **paired** with CreditVision score*

Enhance predictability via holistic customer views*

*When combined, a study showed an additional R16K new loans can be scored to the value of R222M



Affordability

Evaluate consumer affordability

- Determine eligibility
- Measure capacity to pay
- Improved risk decisioning



Product Allocation

Offer the right product at the right price based on risk and affordability

To learn more about how our data-driven solutions can help you lend more while mitigating risk, [visit our website](#) today.