



## DecisionEdge | MobileCredit

Extend your credit offering reach instantly via mobile channels

While traditional channels such as through-the-door, digital, etc. offer great success internationally, mobile technology is much more universal and often the only form of connectivity available in many areas of South Africa or Africa. MobileCredit offers a comprehensive and customised solution that allows consumers to apply for credit through a simple text message (SMS), Mobi or USSD interfaces from anywhere and at any time, structured according to the credit provider's policies and processes.

### **A wide range of benefits:**

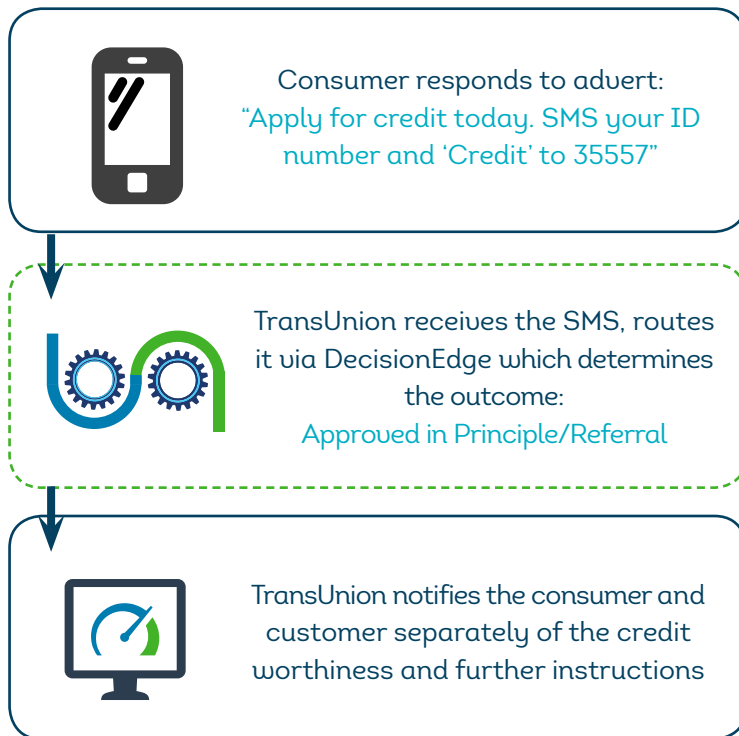
- Increase geographical reach to consumers with no access to branches or Internet, such as rural areas
- Minimal input required, e.g. ID number and keyword e.g. 'credit' only
- Generate new business opportunities and increase brand positioning
- Achieve greater contact-ability and acceptance from consumers
- Reduce operating and acquisition costs and increase Return on Investment
- Improve the efficiency of acquisition through quick fulfilment
- Increased privacy of applying for credit via consumer's mobile phone
- Confirmed pre-approved leads ready for fulfilment

## How does TransUnion MobileCredit work?

Our solution integrates Bureau information, your organisation's policies and SMS platforms through TransUnion's DecisionEdge platform. Consumers can apply by sending an SMS to a short code e.g. 35553. This message requires minimal information such as the consumer's ID number and a keyword chosen by your organisation.

This solution can automatically decline applicants who have applied multiple times within a specified period, based on policies.

Applicants will be approved or declined based on the organisation's policy, followed by a message (SMS) to the consumer in response to the request. This message can be used to inform them of the next steps of the process. Those that are approved or referred will be forwarded to the organisation by means selected, such as Web services integration.



## Advantages for both consumers and organisations

The SMS platform is easy to use and works on all mobile phones. Another advantage offered through MobileCredit is that consumers will not be intimidated when approaching your organisation. They can apply from the privacy of their own mobile phone, while they also get a reply almost instantaneously. This will streamline the vetting and sales process by identifying customers who do not qualify upfront, allowing your organisation to focus on customers that do.

**FOR MORE INFORMATION  
ON DECISIONEDGE  
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**Powered by TransUnion  
DecisionEdge.**

TransUnion DecisionEdge helps you to incorporate and act on unique insights into consumer behaviour, preferences and risk to drive profitable growth. We deliver an integrated suite of decisioning solutions that empower you to employ strategies for acquiring new customers and expanding existing relationships. These solutions can be quickly configured or expertly customised to meet your specific needs.