



Consumer Credit Check



QUICK



DETAILED



COMPATIBLE



RELIABLE

Consumer Credit Check, our online interface, facilitates access to our bureau data, **enabling you to make informed business decisions.**

Credit Check offers a comprehensive range of functionalities and provides subscribers with access to our latest, up-to-date consumer credit information in real-time.

The service allows you to effectively perform the necessary affordability studies and is constantly reviewed to take changes in credit legislation into consideration. Furthermore, the service can be used to determine consumer repayment probability and to carry out identification confirmation. SAFPS members can also use Compuloan to assist them in protecting their business against fraud.

Credit Check caters for both credit and non-credit providers, to allow equally beneficial access to our data.



SOME OF OUR CLIENTS INCLUDE

Credit providers
Trace companies
Debt collectors
Estate agents

HOW DOES IT WORK?

Access positive and negative credit data

By gaining access to our comprehensive data sets and using the tools provided, we enable you to conduct proper affordability assessments, access and contribute to reliable contact information, determine repayment probability, evaluate risk, view fraud, access legal enforcement info, prevent adverse behaviour and lower the cost of credit. By subscribing to our datasets, you enable effective data sharing to ultimately promote responsible lending.

OUR DATA SETS INCLUDE

- Header and public domain data (incl. Deeds and Directors)
- Debt review data
- Compuscan Micro-lending data (under-threshold subscribers)
- NLR data (NCR registered subscribers)
- CPA data (CPA members)
- Fraud notifications (value added service)
- Compuscore ABC (value added service)

MANAGE DEBTORS WITH EASE

Credit Check allows you to segment your entire list of debtors into various loan status-orientated lists to perform efficient follow-up procedures and update payment profiles.

The system also allows you to easily identify and activate a collections or trace status, enabling you to keep tabs on a specific consumer. Compuwatch forms part of our credit reporting system's value added functionalities, which gives you the power to monitor your debtors' movements and be alerted to changes on their credit profile in real-time.

Compuwatch. Choose what information to monitor and set up triggers appropriately. You can also add a trigger to specific borrowers to be flagged for when an alert is displayed. Should you wish to receive fraud alerts, you have to subscribe to the South African Fraud Prevention Services (SAFPS) data.

MONITOR BRANCH ACTIVITY

By activating the group admin service, you will be able to monitor branches from the head office. Monitor your updates and manage your to-do list by keeping track of when loans should be closed and when it is necessary to follow up on clients.

Credit Check enables you to maintain a record of enquiries, as well as client activities at each of your branches including the number of searches performed, the number of loans granted and whether the necessary client status information is being updated.

The secure logon feature means that only allocated users will be able to log onto the system with unique usernames and passwords from a specific computer at a particular branch. You are further able to assign particular roles to each user which can be monitored on the system. Furthermore, no two branches are allowed the same username. Specific IP addresses are allocated to large branches, meaning that Credit Check is only accessible at that office.

ACCESS OUR BUSINESS CREDIT INFORMATION

Credit Check also offers a business credit report, which forms part of our Commercial Bureau Services offering.

GET MORE VALUE FROM OUR PRODUCTS AND SERVICES

Credit Check can be fully integrated with the following Compuscan offerings: **Compuscore ABC**, **Codix / Codix Lite** and **Compuloan**.



We have developed this product based on our intricate understanding of the industry and the problems we knew could be overcome through convenient access to our extensive data.

KEY FEATURES

-  Easily access consumer credit reports
-  Secure logon
-  Quick result display
-  Retrieves positive and negative data
-  Definite matches and possible matches returned
-  Perform indebtedness studies with ease
-  Compatible with all internet browsers
-  View detailed lists of enquiry information
-  Audit trail facilities
-  Uphold NCA requirements with our credit and system management functionalities

KEY BENEFITS

-  Perform thorough credit assessments
-  Minimise risks by monitoring your client's credit activities
-  Make informed credit decisions
-  Increase debt restructuring turnaround times
-  Prevent internal fraud and tampering
-  Constant access to reliable data in real-time
-  Maintain compliance with the NCA
-  Monitor user activities and maintain security

ACCESSIBILITY

Online • Secure Web Service • Integration • Batch

For more information about Credit Check,
please contact one of our knowledgeable consultants.