



EXPERIAN. learning DAY 2022

Accelerate and maximize your data potential

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**How to achieve more accurate risk
decisioning and risk monitoring.**



Karen Woest

Product Manager Business Information
Experian



Challenges for lenders today

- Increase in credit applications
- How to perform seamless KYC checks
- Monitoring onboarded clients
- Accounts Receivable management

1

Faster onboarding

2

Seamless KYC

3

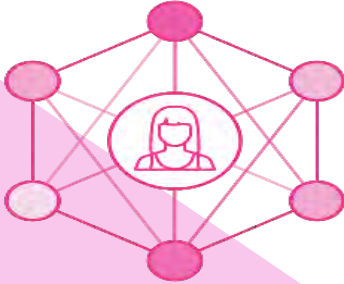
Keeping track of your existing customers

4

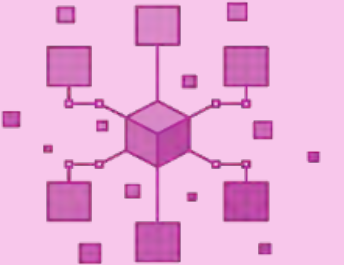
Accounts Receivable management

A strategic partnership with Experian

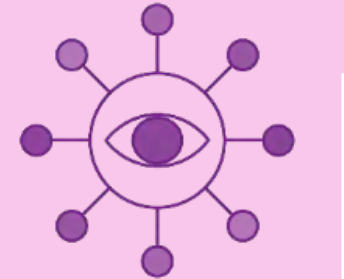
Optimisation



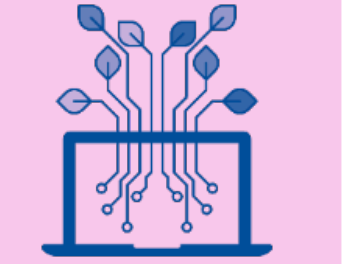
Decision Automation



Analytics



DATA



Customer Lifecycle Services and our Products

Customer Acquisition

- Kreditweb/BusinessIQ portal
- Researched reports
- SmartEvaluate
- Bank Codes – consent is key
- Property Insight
- Bank Account Verification

Customer Management

- Ledger360/Portfolio
- BI Alerts
- Customer update

Accounts receivable management

- Collection Letters
- Adverse listing on bureau
- Outsourcing debtor's book management

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Customer Acquisition



How Experian can help

A commercial credit management platform for businesses who offer credit to other businesses (B2B)

BIS gives clients a single place to manage their credit needs. Consultancy and analytics can be overlaid for deeper insight.

BIS helps you to:



One location to manage the credit lifecycle

Make better credit lending decisions

Monitor changes within their portfolio base

Understand the overall risk

Proactively manage signs of financial distress

Facilitate growth by finding opportunities



Username *

BIQDEMO

Password *

.....

Login

[Password Reset](#)

[Trouble Logging In?](#)

A powerful, intelligent online platform to manage your entire credit management process



Leading credit and analytical practices



One location to manage the credit lifecycle



Flexible access options

For business related enquiries or assistance, please call 0861 EXPERIAN / 0861 3973 7426 or email us BusinessIQSouthAfrica@experian.com





Search Results



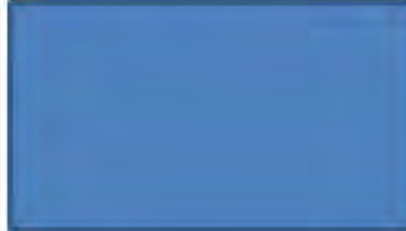
Business	Registration No.	Business Info	Status
<p>BID: 28835 T AND C CHEMICALS (PTY) LTD 12 Birmingham Street, Industrial Sites, Benoni, , 1501. ,</p>	1947/025759/07	<p>Report Date: 25 January 2021 Related Info: Test Report Type: Business Profile</p>	ACTIVE
<p>BID: 3277147 CREST CHEMICALS (PTY) LTD Greenstone Hill Office Park, Building Nine, Emerald Boulevard, Greenstone Hill, Edenvale, 1609. ,</p>	1984/005432/07	<p>Report Date: 25 January 2021 Related Info: Test Report Type: Business Profile</p>	ACTIVE
<p>BID: 7349415 CH CHEMICALS (PTY) LTD 5 Kerkstraat, Petrusburg, Petrusburg, Free State, , 9932. ,</p>	2019/230292/07	<p>Report Date: 25 January 2021 Related Info: Test Report Type: Business Profile</p>	ACTIVE
<p>BID: 7495182 OMNIA GROUP (PTY) LTD - PROTEA SPECIALITY CHEMICALS 83 Central Street, Houghton, Johannesburg, Gauteng, , 2198. ,</p>	2019/447812/07	<p>Report Date: 25 January 2021 Related Info: Test Report Type: Business Profile</p>	ACTIVE

Business Profile

Bad Payer (Pty) Ltd

BID:
131495

BID Number:
Entity Type:
Registration Number:
VAT Number:
Financial Year:
Name Change:
SIC Details:



Status: Active
Registration Date: 1988/01/26
Tax Number: 9670006601
Start Date: 1988/01/26
Financial Year Date: 1988/01/26
Name Change Date: 2010/01/26

Risk Dashboard

Business Judgements

Confirmed Judgements



Business Information

Business

Active Principals: 4
Active Principals with Judgements: 0
Total References (Last 24 months): 7

Enquiries

Last 12 Months



Last 3 Months



Adverse References



Score



Current Score: 32
Failure Odds: 14.3:1

Score Card Description: Commercial Delphi 4 - Researched Non SME
Risk Band: Maximum Risk
More Details:

Commercial Delphi 4 is designed to predict the probability of business failure over a 12 month period using a combination of adverse, stability and where applicable relevant consumer information in the modelling process.

The model is dynamic, recalculating as and when information affecting the risk grade changes.

Areas influencing a poor risk grade can include:

- *Adverse information
- *New business
- *Lack of information

Business Profile

ABC Shoes (Pty) Ltd

BID:
7339919

BID Number:

Entity Type:

Registration Number:

Financial Year:



February

Status:

Active

Registration Date:

2019/05/07

Tax Number:

9277418233

Start Date:

2019/05/07

Financial Year Date:

-

Risk Dashboard

Business Judgements

Business Information

Enquiries

Adverse References

Confirmed Judgements



Business

Active Principals: 1
 Active Principals with Judgements: 0
 Total References (Last 24 months): 0

Last 12 Months



Last 3 Months



Score

Below Average Risk



Current Score: 56

Failure Odds: 33.2:1

Score Card Description:

Commercial Delphi 4 - Non researched SME

Risk Band:

Below Average Risk

More Details:

Commercial Delphi 4 is designed to predict the probability of business failure over a 12 month period using a combination of adverse, stability and where applicable relevant consumer information in the modelling process.

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Areas influencing a poor risk grade can include:

- *Adverse information
- *New business
- *Lack of information

Business Profile

General Construction (Pty) Ltd

BID:
3076446

BID Number:
Entity Type:
Registration Number:
VAT Number:
Financial Year:
Name Change:
SIC Details:



50211 - Construction of homes

Status: **Active**
Registration Date: **2007/04/05**
Tax Number: **9999080824**
Start Date: **2007/04/05**
Financial Year Date: **2007/04/05**
Name Change Date: **2007/11/13**

Risk Dashboard

Business Judgements

Confirmed Judgements



Business Information

Business

Active Principals: 2
Active Principals with Judgements: 0
Total References (Last 24 months): 8

Enquiries

Last 12 Months



Last 3 Months



Adverse References



Score



Score Card Description: **Commercial Delphi 4 - Non researched Non SME**
Risk Band: **Low Risk**
More Details:

Commercial Delphi 4 is designed to predict the probability of business failure over a 12 month period using a combination of adverse, stability and where applicable relevant consumer information in the modelling process.

The model is dynamic, recalculating as and when information affecting the risk grade changes.

Areas influencing a poor risk grade can include:

- *Adverse information
- *New business
- *Lack of information

Business Profile





XYZ Sales (Pty) Ltd

BID:
362502


BID Number: [Redacted]
 Entity Type: [Redacted]
 Registration Number: [Redacted]
 VAT Number: [Redacted]
 Financial Year: February
 SIC Details: 62340 - Retail trade in hardware, paints and glass

Status: AR Deregistration Process
 Registration Date: 1998/08/18
 Tax Number: 9230002819
 Start Date: 1998/08/18
 Financial Year Date: 1998/08/18

Risk Dashboard

Business Judgements	Business Information	Enquiries		Adverse References
Confirmed Judgements	Business	Last 12 Months	Last 3 Months	
 JUDGEMENTS 0	Active Principals: 2 Active Principals with Judgements: 0 Total References (Last 24 months): 0	 ENQUIRIES 0	 ENQUIRIES 0	 ADVERSE REFERENCES 0

Score



Not Scored

Score Card Description: Commercial Delphi 4 - Not scored due to company status

Risk Band: Not Scored

More Details:

Commercial Delphi 4 is designed to predict the probability of business failure over a 12 month period using a combination of adverse, stability and where applicable relevant consumer information in the modelling process.

The model is dynamic, recalculating as and when information affecting the risk grade changes.

Areas influencing a poor risk grade can include:

- *Adverse information
- *New business
- *Lack of information

Current Score: 0
Failure Odds:

Researched reports

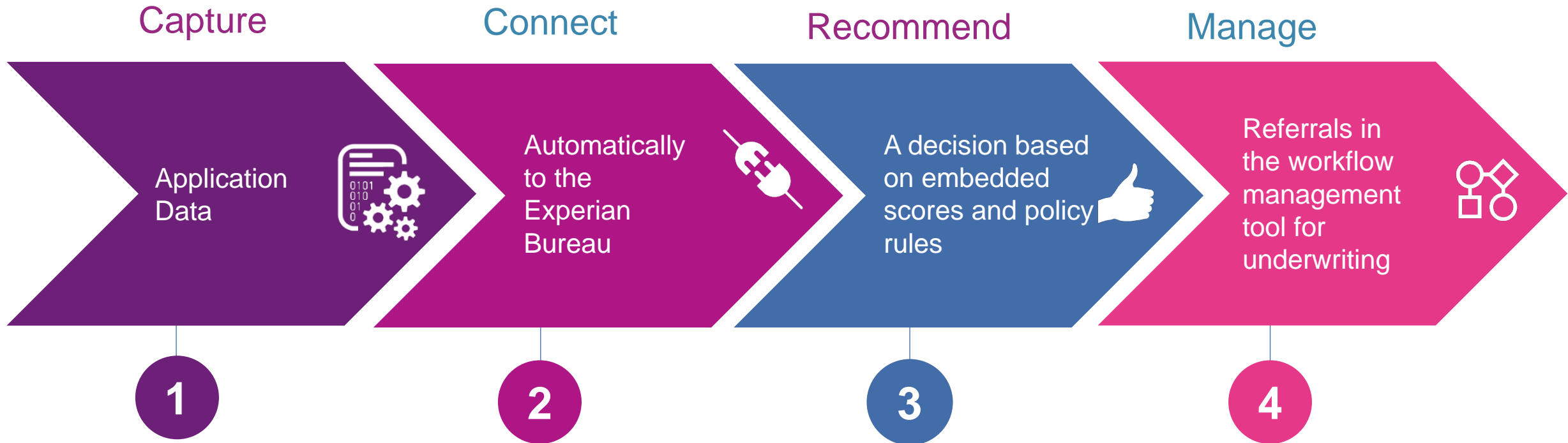
Different levels of information available



	Bronze Report	Silver Report	Gold Report
Company Information	✓	✓	✓
Assessment		✓	✓
Contact Detail	✓	✓	✓
History		✓	✓
Subsidiary, Associate and Investment Companies		✓	✓
Active Principles	✓	✓	✓
Operations of business and Company Structure		✓	✓
In depth investigation into the company's: management, directorships, contracts, property and bonds			✓
Financial Information		✓	✓
Banking Details	✓	✓	✓
Trade references	✓	✓	✓
Ledger Information		✓	✓
Score and Risk Grade Analysis	✓	✓	✓

SmartEvaluate

Accessed through Experian hosted web site, or integrated with a third party front end, Experian SmartEvaluate gives access to screens in order to:



[Click here for SmartEvaluate](#)

Property Insights

Images

[Back to top](#)

Aerial



Google



Account Verification Service

Bank Name	Universal Branch	AVS	AVSR
ABSA	632 005	✓	✓
African Bank	430 000	✓	✓
Bidvest Bank	462 005	✓	✓
Capitec	470 010	✓	✓
Discovery Bank	679 000	✓	✓
Finbond Mutual Bank	591 000	✓	✓
FNB	254 005	✓	✓
Grindrod Bank	223 626	✓	✓
GroBank (Bank of Athens)	410 506	✓	✓
Investec	580 105	✓	✓
Mercantile Bank	450 905	✓	✓
Nedbank	198 765	✓	✓
Sasfin	683 000	✓	✓
Standard Bank	051 001	✓	✓
Tyme Bank	678 910	✓	✓
Ubank	430 000	✓	✓

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Customer Management





- [Dashboard](#)
- [Reports Manager](#)
- [Search for a Bank Code](#)
- [Portfolio](#)
- [Decisioning](#)
coming soon
- [Alerts](#)
- [Deeds](#)
coming soon
- [Verify Account](#)
coming soon
- [Refcheck](#)
coming soon
- [Help](#)
coming soon

Select Portfolio

Select Portfolio

No of Accounts 239	Total Avg Score 76	Failed Businesses or Inactive Status 38	My Portfolio DBT 7
Detail Summary	Detail Summary	Detail Summary	Detail Summary

Portfolio Metrics

Exposure Data

Score Over Time



Portfolio Risk Grade

Commercial Score Risk Grade split by number of accounts in each category



Score Changes By %

Most Recent Positive and Negative Score Changes

	10% - 20%	20% - 30%	30% or Greater
Positive	40	4	0
Negative	8	24	0

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- [Request a New Bank Code](#)
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- [Decisioning](#)
coming soon
- [Alerts](#)
coming soon
- [Property Insight](#)
coming soon
- [Verify Account](#)
coming soon
- [Refcheck](#)
coming soon
- [Help](#)
coming soon

Portfolio

Select Portfolio

All Portfolios

LEDGER A

LEDGER B

LEDGER C

LEDGER D

LEDGER E

LEDGER F

Accounts Unmatched : 0

Other Accounts : 93

High Risk : 2

Average Risk : 7

Below Average Risk : 71

Low Risk : 4

Failed Businesses or Inactive Status

38

My Portfolio DBT

7

Detail Summary

De-registered : 20

OTHER : 18

Detail Summary

1 - 30 days : 2 accounts / R33,698,978.00
 31 - 60 days : 25 accounts / R252,065,707.00
 61 - 90 days : 0 accounts / R0.00
 91 - 120 days : 0 accounts / R0.00
 121+ days : 0 accounts / R0.00

Portfolio Metrics

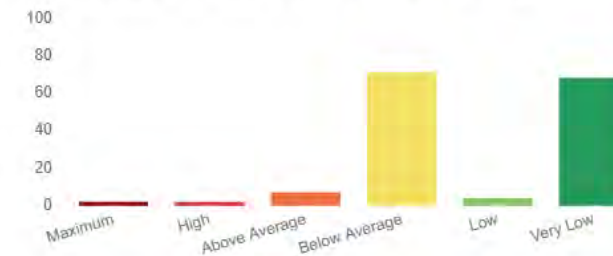
Exposure Data

Score Over Time



Portfolio Risk Grade

Commercial Score Risk Grade split by number of accounts in each category



Score Changes By %

Most Recent Positive and Negative Score Changes

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Negative	8	24	0

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- [Decisioning coming soon](#)
- [Alerts coming soon](#)
- [Property Insight coming soon](#)
- [Verify Account coming soon](#)
- [Refcheck coming soon](#)
- [Help coming soon](#)

Portfolio Summary

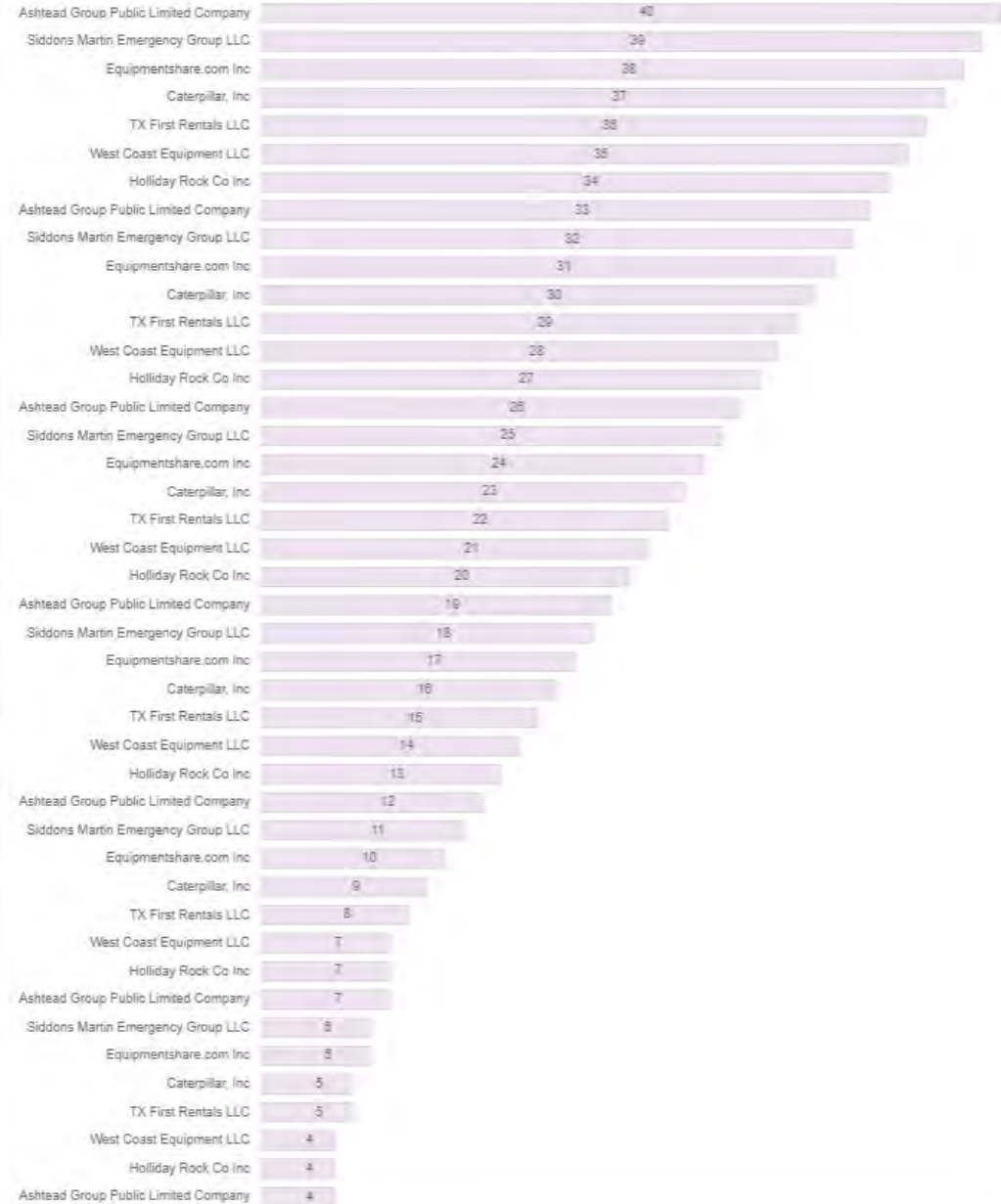
Portfolio Name	Ledger Close Date	Number Acc	Average Risk Score	Avg Risk Scope Trend	Avg DBT	Avg DBT Trend	Avg Comp DBT	Current Balance	Overdue Balance	Overdue Cost	Collection Balance
LEDGER A	2010-04-30	38	90		5		26	2,281,673	2,281,673	35,363	0
LEDGER B	2010-04-30	29	76		4		12	208,753	208,753	3,431	0
LEDGER C	2010-04-30	105	69		6		61	60,982,044	3,239,004	28,367	0
LEDGER D	2010-04-30	17	70		18		45	729,893	729,893	11,999	0
LEDGER E	2010-04-30	29	84		2		26	25,695	25,695	422	0
LEDGER F	2010-04-30	11	56		14		65	2,060,261	1,445,435	22,634	0
LEDGER G	2010-04-30	3	96		0		20	0	0	0	0
LEDGER H	2010-04-30	7	88		26		0	9,545,201	3,939,329	51,562	0

Items per page: 10

1 - 8 of 8

[|<](#) [<](#) [>](#) [|>](#)

Exposure By Measure Selected



- [Dashboard](#)
- [Reports Manager](#)
- [Search for a Bank Code](#)
- [Request a New Bank Code](#)
- [Portfolio](#)
- [Decisioning coming soon](#)
- [Alerts coming soon](#)
- [Property Insight coming soon](#)
- [Verify Account coming soon](#)
- [Refcheck coming soon](#)
- [Help coming soon](#)

LEDGER G	2010-04-30	3	96	→	0	0	0	0	0	0	
LEDGER H	2010-04-30	7	88	→	26	↘	0	9,545,201	3,939,329	51,562	0

Items per page: 10 1 - 8 of 8


Account List


Business Name	Registration Number	Account Name	Account Number	BID	Delphi Score	Delphi Trend	Risk Band	Previous Risk Band
CONTROLLED TRADING (PTY) LTD	2019/211558/07	CONTROLLED TRADING	CONT0036	7335159	58	↗	High Risk	Below Average Risk
TUMELO LE THATO (PTY) LTD	2019/263619/07	TUMELO LE THATO	TUM1238	7367582	93	↘	Very Low Risk	Very Low Risk
TRAVEA RTM (PTY) LTD	2019/291425/07	ROUTE TO MARKET LOGISTICS	TRTM0278	7393892	93	↗	Not Scored	Not Scored
MICRONIZED PRODUCTS (PTY) LTD	1972/008487/07	MICRONIZED PRODUCTS	MICPR874	886	72	↘	Not Scored	Not Scored
VOITH TURBO (PTY) LTD	1982/010141/07	VOITH TURBO	VT00127	2892	72	↗	Below Average Risk	Below Average Risk
GREIF SOUTH AFRICA (PTY) LTD	1937/009637/07	GREIF SOUTH AFRICA	GSA37	4964	72	→	Below Average Risk	Below Average Risk
SIEMENS (PTY) LTD	1923/007514/07	SIEMENS	527489	6088	72	→	Below Average Risk	Below Average Risk
PEGMIN (PTY) LTD	1975/001510/07	PEGMIN	27981	76854	72	↗	Below Average Risk	Below Average Risk
SERVOCHEM (PTY) LTD	1991/002596/07	SERVOCHEM	SERV937	110825	93	↗	Not Scored	Not Scored
SKF SOUTH AFRICA (PTY) LTD	1914/004430/07	SKF SOUTH AFRICA	SKFSA001	317541	93	→	Not Scored	Not Scored

Items per page: 5 1 - 5 of 10

CONTROLLED TRADING (PTY) LTD

BID: 7335159

 Pull new report

 Enable notification

Account Information

Account: All Accounts



Address

35 Ballyclare Drive Bryanston,
Johannesburg



Postal Address

35 Ballyclare Drive Bryanston,
Johannesburg



Owner

No data found



Owner

Ansel Bartoletti
Chief Executive
Office



Phone

No data found



Credit Status

Total Combined Tradelines:	3
Total Combined Balance:	R1,397,539
Combined Account DBT:	15
Combined Credit Limit:	R1,270,000
Combined Overdue Amount:	R215,195
Combined Overdue Cost:	R2,251

- Account Information
- Credit Status
- Decisioning
- Risk Scores
- Legal Filing & Collections
- Account Facts
- Aging Information
- Account Terms & Status
- Account Summary
- Pulled Reports
- Alerts
- History & Notes

Risk Scores

80 Low Risk

Score Change:	0
Scoring Model:	Commercial Delpni 4
12 Month Score History:	View
Risk Band:	Very Low Risk
Previous Risk Band:	Very Low Risk

Judgements/Adverse

Judgment Indicator:	Y
Number of Judgements:	1
Date of Last Judgement:	2019-07-18
Highest Judgement Amount:	23278
Total Combined Judgement Amount:	23278
Adverse References:	No data

Aging Information

Balance:	N/A
Current:	N/A
1-30:	N/A
31-60:	N/A
61-90:	N/A
91+:	N/A

Account Facts

SIC Group:	5
SIC Code:	50220
SIC Code Description:	Construction of civil engineering structures
Legal Status:	R
Registration Number:	1989/003171/07
Not Scored - Company Status:	

Account Terms & Status

Credit Terms:	N/A
Credit Limit:	N/A
Aging Date:	2010-04-30

Account Summary

Account: All Accounts

12 Month Payment History



Present Payment Status



BI Alerts



Company Status and Score

- There are 25 different status changes that are triggered for clients.
- Examples such as company has gone from “Active” to being “Deregistered”.
- Most of the status changes are received directly from CIPC.
- When company score changes from one Delphi risk band to another.
- Key Source: CIPC.



Courts Data

- There are 7 types of Courts Information that we provide.
- Most come directly from the South Africa Courts.
- Clients are also notified about such changes as Debt Review and Business Rescue.
- Key Source: South Africa Courts.



Directorships

- Provides Notifications on full change of directors or a single change of a director.
- Helps pick up on potential company high-jacking.
- Key Source: CIPC.



Assessments and Adverse payments

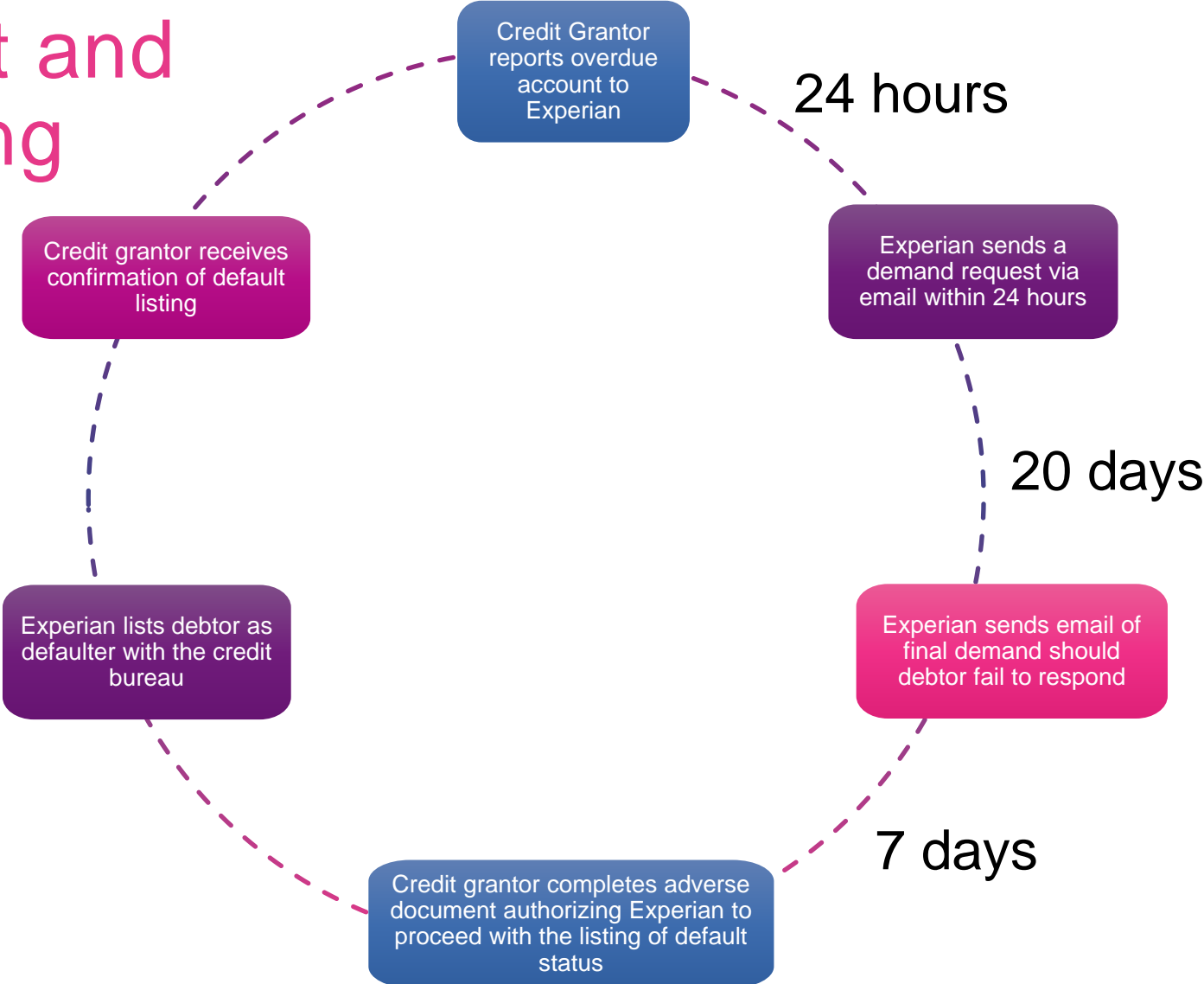
- A combination of payment behaviour and company changes that could impact clients who are in a credit arrangement with the company.
- Example of such changes would be where the company starts to miss certain payments or deteriorating further.
- Key Source: 3rd Parties, Experian Research activities.

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Accounts receivable management



Accounts receivable management and adverse listing



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Commercial Delphi



Experian Commercial Scores

Treating your customers fairly with Commercial Risk Scores

- Use with your existing portfolio and/or new credit applications.
- See details of each customer's credit use and repayments to make more informed decisions.
- Predict the financial health of customers and tailor services better to reduce risk to the business.
- Strengthen your risk strategies with a deeper understanding.
- Prioritise resources to focus on the right customers.
- Minimise the risk of financial losses by pre-empting some of the issues a failing business could face.
- Optimise collections strategies based on financial strength and immediate risks.



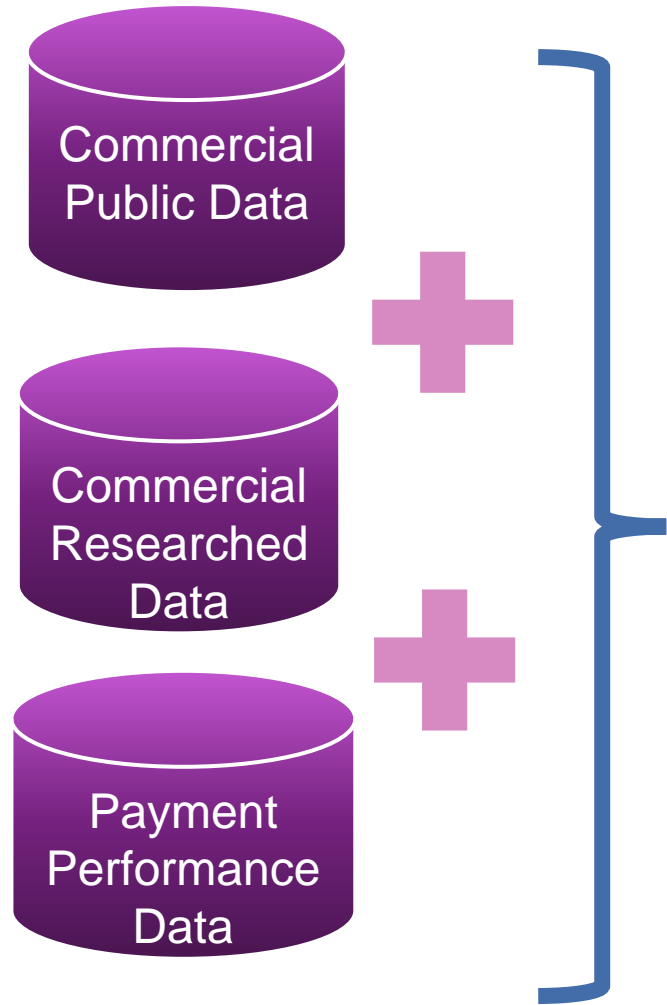
Commercial Delphi Score
Probability of business failure over the next 12 months



BI Alerts
Identify changes in your client base with BI Alerts

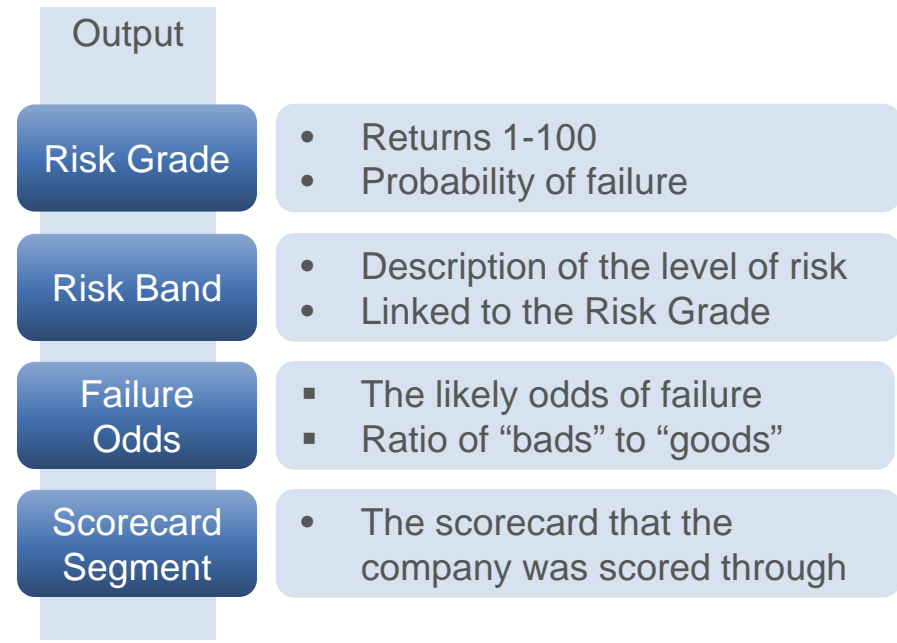


Portfolio Management
Review your ledgers in conjunction with Experian bureau data

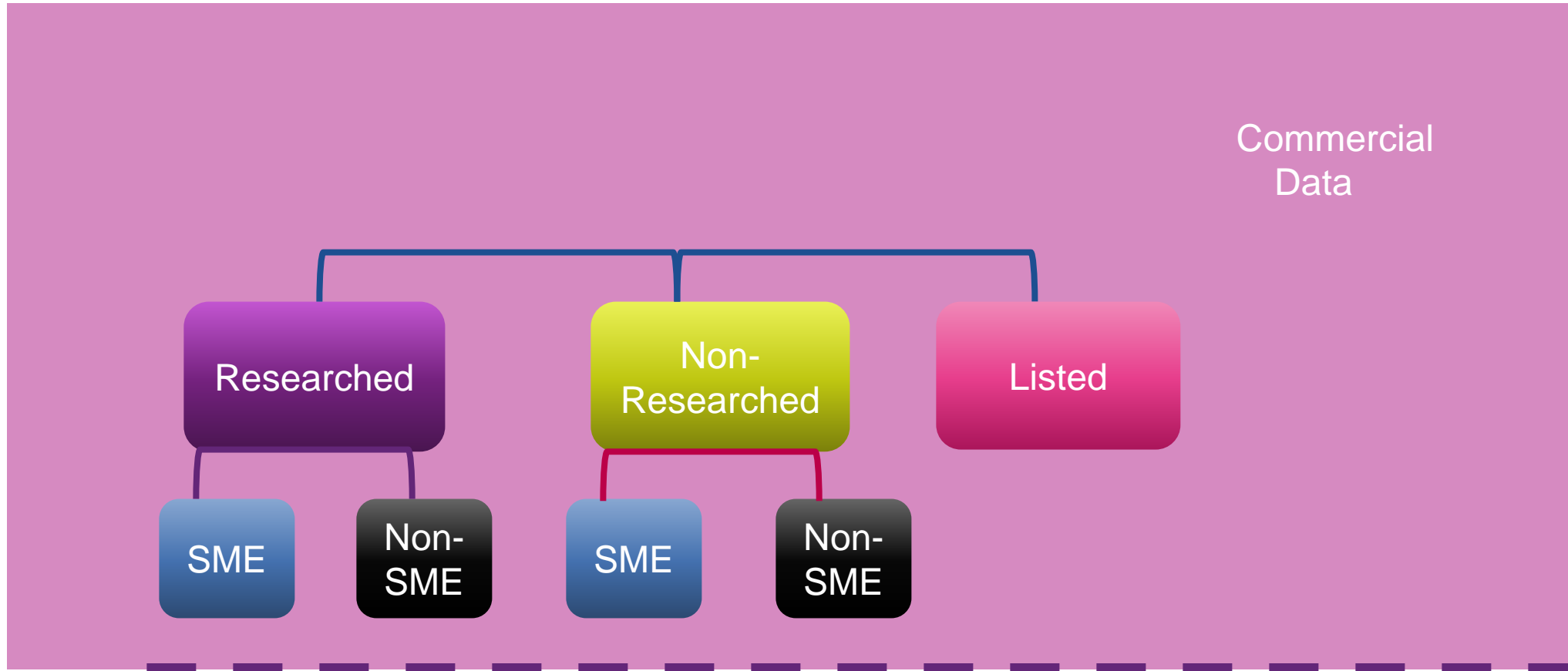


Commercial Delphi Score

- Experian’s generic business risk score
- Predicts the **PROBABILITY** of business failure in the next 12 months



Scorecard Segmentation



Risk Grades and Risk Bands



Not Scored	0
Maximum Risk	1 - 35
High Risk	36 - 43
Average Risk	44 - 50
Below Average Risk	51 - 69
Low Risk	70 - 88
Very Low Risk	89 - 100

Questions?

CONTACT US



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www.experian.co.za