

Sigma Transcend

Transcend traditional data to make better business decisions.

Despite South Africa's mature and modern banking and credit landscape, many unbanked individuals operate using cash only and, where necessary, access informal credit at huge personal expense.

Leveraging the power of non-traditional data and advanced machine learning techniques, we have built a model that reflects how these consumers conduct themselves.

Experian's Sigma Transcend score gives the 'credit invisible' consumers a chance to access regulated formal credit while allowing credit providers access to this previously unknown market with a higher level of comfort and lower risk, ultimately making better business decisions.

Non-Traditional Data Sources

Experian holds a vast volume of non-traditional data sets that have significant historical value.



Geocoded Address Data

- 25 million consumers from 18-65 years old.
- Industry-leading data cleaning and enrichment.
- Accuracy to house level for most addresses.
- 20-year history.



Telephone Number Data

- 28 million consumers from 18-65 years old.
- Home, work and cell data.
- Industry-leading data cleaning and enrichment.
- 20-year history.



Current Pinpoint Data

- Deeds
- CIPC
- Demographics

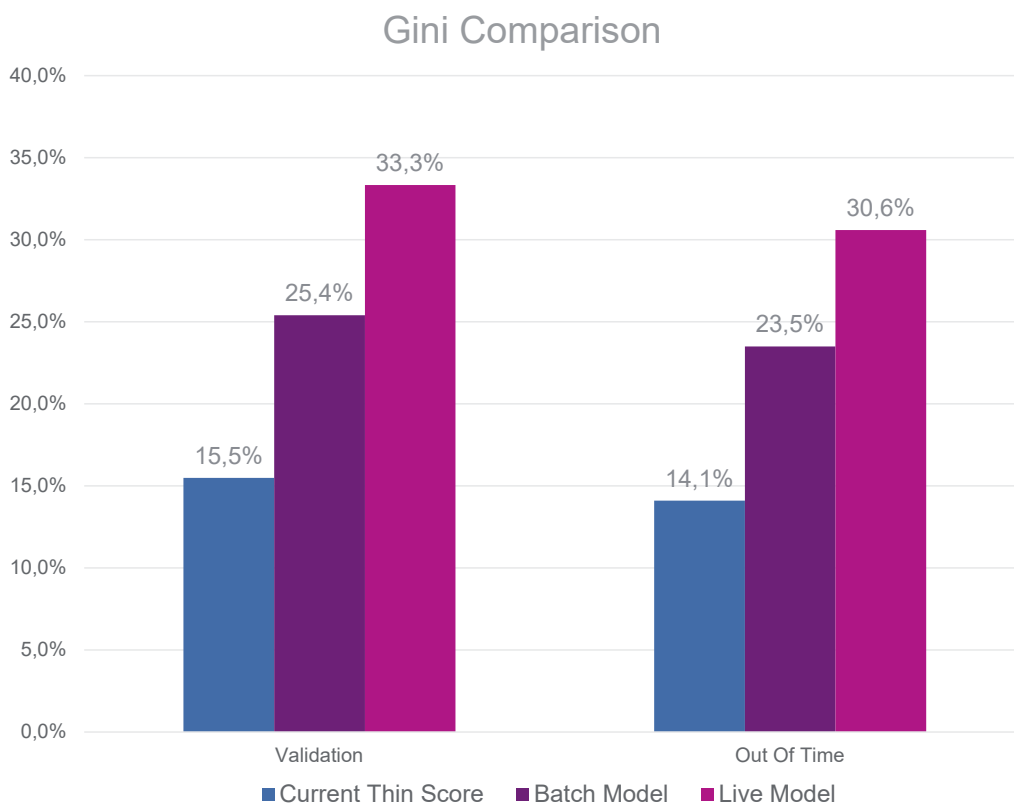
Sigma Transcend

7 Reasons to use Sigma Transcend

- Sigma Transcend provides a significant lift (an average lift of 11.5% on batch and 19.9% on live) over traditional thin file scores and for all segments of the market.
- The model provides very good discrimination of risk across multiple industries, including banking, retail and microlending.
- When combined with traditional payment profile variables for thick files, a 2%-6.7% lift over the current bureau score is seen.
- Reduce declines and time spent on referred applications by integrating Sigma Transcend into decisioning engines
- Leverages machine learning (XGBoost) to consume and make sense of large quantities of data to create an accurate representation (score) of the thin file applicant.
- Continued enrichment of traditional and non-traditional databases, as well as alternative data, ensures the score is future-proofed.
- The score supports compliance with local regulatory and data protection requirements.

Pure Sigma Transcend Gini Results

Sigma Transcend provides a significant lift over Traditional Thin File scores.



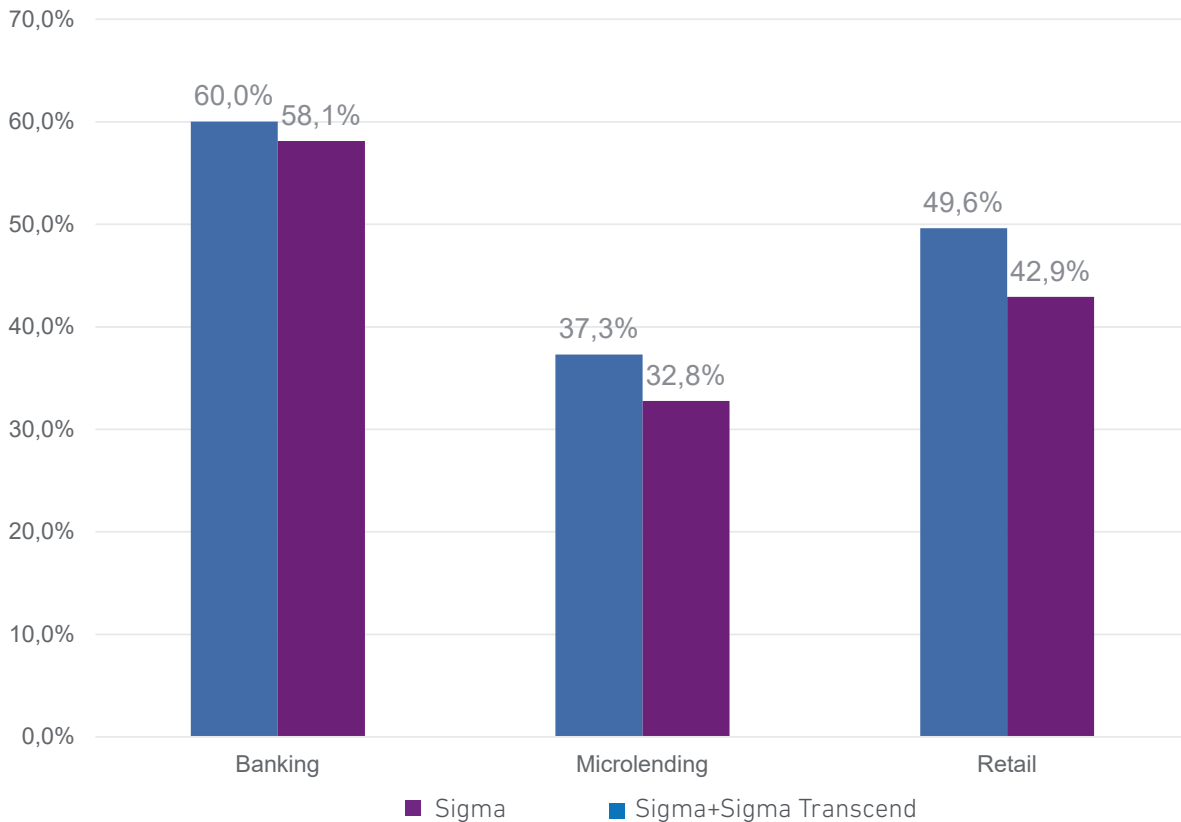
'Batch mode' refers to running the model on already reported (historical) data and does not require consumers' contact data from the credit provider at the point of application.

'Live mode' requires the credit provider to submit the consumers' address and contact details before calling the scoring API.

Combined dual score - Sigma + Sigma Transcend

When combined with traditional payment profile variables for thick files, Sigma Transcend provides a good lift over the current bureau score.

Gini Comparison



Contact Scoresharp – Experian Analytics to understand how Sigma Transcend can help you make better business decisions, increase your acceptance rates and help mitigate risk.

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