



The design philosophy with Credit Bureau Scoring is to ensure maximum leverage its core strengths in credit reports. It summarizes the credit file of an individual or business into a single risk score to assist in making credit risk decisions on credit applications.

Our experience shows that having a team that has actual implementation experience in delivering is best placed to provide realistic and achievable results.

Key Benefits:

- Improving profitability
- Making better informed credit risk decisions
- Providing better prediction of expected credit losses
- Improving portfolio and management control through consistent and objective decision making
- Improving processing efficiency through automation
- Providing improved customer service
- Ensuring responsible lending
- Automate and accelerate your credit approval process with objective decision making

Features Highlight

- Bureau data interface with Trisilco-IT CCRIS B2B System or any other system through XML and data mappings
- Incorporate external data from other systems such as Loan Origination System
- Create custom rules easily using built-in rule designer without requiring programming skills
- Refine and test scoring rules with test execution feature before deploying to production
- Create multiple score cards to cater for new applications, campaigns and portfolio review activities
- Maker checker ensure additional level of approval and security
- Comprehensive built in functions:
 - Number of DPD
 - Number of applications
 - Number of facilities
 - Total utilisation by facility
 - Maximum delinquency over x months
 - Determine legal action
 - Tenor
 - Installment
 - Debt Burden Ratio
- Scoring
 - Letter Scoring
 - Scoring at rules level
 - Range scoring
 - Offset value

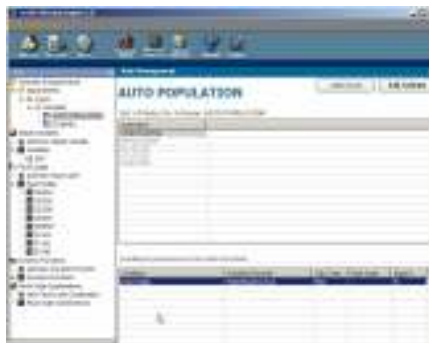


Fig 1: Multiple scorecards creation



Fig 2: Flexible customer scoring rule design



Fig 3: Test score card against test data

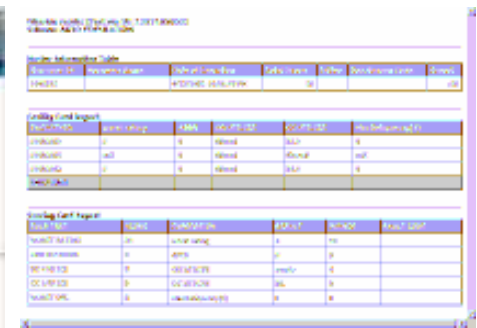


Fig 4: View test results