



OVERVIEW

RiskSecure is the world's premier supplier of risk, credit application and behavior scoring products . We have developed one of the most advanced solutions. We understand all the difficulties of scoring, authorization, over limit, delinquency and re-issue.



DATA ANALYSIS

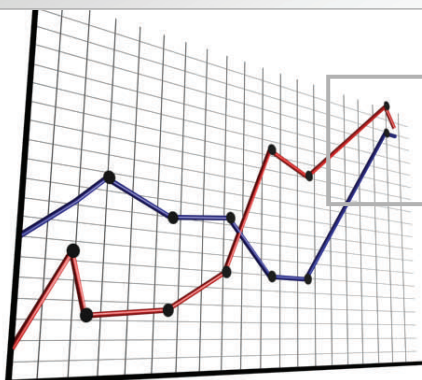
Data analysis is a central feature of data-based customer management. It can generate accurate predictions of opportunity and risk, which allow customer relationships to be entered into and developed in a safer and more profitable way.

SCORING

Scoring is an analytical forecasting and grading assessment procedure which calculates the probability of any individual customer displaying a particular form of behaviour that you want to know about: It can predict whether a customer requires a credit increase or decrease, thus ensuring all customers at all times have the most appropriate limits. This saves the banks a lot of time and money. Traditionally banks perform reviews yearly, every 3 months etc depending on the risk classification of the client ,never daily.

Knowing your customers credit score/profile daily is useful in determining whether or not you should increase or decrease a customers current limit at any point in time, in line with his/her current financial status and behaviour. RiskSecure has even built in notification systems to advise you on client movements both positive and negative. RiskSecure gives you an alert *on old, and new* accounts to monitor or investigate.

Additionally, you'll know whether or not the score change will affect an interest rate or limit that you may have given on a new loan- since having higher credit scores means better interest rates and credit limits granted, and vice versa.



“MAXIMISE PROFITS THROUGH BEHAVIOUR SCORING”



RISK GRADE AND CREDIT ANALYSIS...

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CREDIT SCORING MONITORING SERVICES :

Credit score monitoring services also give you the opportunity to correct any errors made on an account granted. If a customer doesn't make a payment properly or makes a late payment you'll know immediately and can immediately update the records to have the correct view/portfolio of your customer. If you review only once each year, you won't keep in touch with the clients changing financial position/performance, which could result in a loss in revenue due to opportunities or risks not identified early. The best possible results for a portfolio are achieved through the development of individual statistical scorecards developed on historical data from that same portfolio. However, many companies simply do not have sufficiently large samples of historically good and bad accounts or customer relationships, or would prefer a fast solution, without intensive data extractions and analysis. In those cases RiskSecure can provide high-quality expert scorecards based on its experience in that market sector. The interactive scorecard development tools developed by RiskSecure, allow scorecard calculation in a matter of seconds. That means that a great number of different scenarios can be considered in the development. Together with the client, RiskSecure analyses a whole range of "what if" situations and tailors the scorecard to fit the client situation.

BENEFITS

- ONLINE CREDIT ADVICE ON CUSTOMERS
- DAILY CREDIT REVIEWS
- CORRECT LIMIT ADVICE
- AUTOMATED CREDIT REVIEW PROCESS
- TREND AND PATTERN ANALYSIS
- BEHAVIOURAL FORECASTER
- SERVICE DELIVERY AND TIME MONITOR
- WORKFLOW AND TIME MONITOR
- WORKFLOW MANAGEMENT
- AUTOMATED APPROVAL FORMS
- ONLINE SCORECARDS
- CONSISTENT CREDIT REVIEW
- CREDIT RISK GRADES
- PROVISION CALCULATION

