



Compuscore ABC is a leading edge suite of credit bureau scores which predicts consumer credit behaviour and the probability of default throughout the credit life-cycle.

**COMPUSCORE
ABC**

Instantly identify consumer credit risk
and protect your business with our predictive scores.

We understand the value in making objective lending decisions, which is why Compuscan and ScoreSharp is committed to the on-going development of analytical and statistical solutions. By using our extensive database to formulate and develop a three-digit score, you are enabled to make sound decisions when it comes to determining credit risk and marketing your loan products.

Compuscan's scoring services have seen a tremendous amount of innovations and changes since the first microlending scorecard was introduced more than a decade ago. Our services are unique in that they stem from a particular focus on the unsecured lending industry. We have distinguished ourselves from our competitors by providing you with a competitive advantage through our proprietary data. With on-going developments and access to enhanced datasets, we now also offer a new generation score suite that is more market specific, accurate and reliable than ever before.

How does it work?

Compuscore ABC uses advanced statistical modelling software to base its predictions on specific datasets. The scorebands are developed using information from the extensive datasets that we house, including our microlending dataset, NLR dataset, CPA dataset, enquiries, collections, administration orders, debt restructuring and adverse data.

Our solutions are tailored according to the various stages of the credit lifecycle to offer highly focused outcomes.

Compuscore A

Available online and in batch format, this acquisition risk evaluation score predicts the probability of a serious default event occurring. It is typically used by credit providers to perform pre-vetting and determine risk during the acquisition phase.

Compuscore B

Available in batch format, this behavioural risk management score predicts the on-going default risk in a 12 month outcome period. This score enables you to effectively manage existing clients.

Compuscore C

Also available in batch format, this debt collections assessment score predicts the probability of receiving payment on overdue accounts based on key performance indicators on our bureau database. This score is of great value to credit providers and collections companies who need to monitor debtor's repayment behaviour.

Calibrate and customise your scoring criteria

We offer customised application, behaviour and collections scorecards that can be built according to your business needs. Our services include analysing a retrospective sample of your data to define suitable strategies.

Once the data analysis is complete, we will produce a report to propose score cut-offs specific to your business requirements.

Get more value from our products and services

Should you make use of our decision engine, **Codix** or **Codix Lite**, these cut-offs for Compuscore A will be coded to automate approval decisions by product. Codix or Codix Lite will enact the cut-offs to allow you to make the appropriate decision.

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Key Features:

- Obtain summarised bureau information to make informed decisions
- Extend loans, manage exposure and prioritise collections with confidence
- Identify risk by means of score categories
- Calibrate your data for a tailored solution
- Receive and view results in multiple formats and channels
- Calculate scores currently or retrospectively
- Access decline reasons provided for Compuscore A

Key Benefits:

- Monitor behaviour and predict risk throughout the credit life-cycle
- Customise the service according to your risk appetite and business needs
- Receive consistent results across channels without the need for extensive customisation
- Use the score to measure or predict current risk and conduct tests based on retrospective data
- Maintain compliance with the NCA and improve customer service

“ Our solution is designed to optimise the risk assessment relevant to a specific part of the loan cycle, which makes this scoring suite a powerful tool. ”

Accessibility

Online
Batch
Real-time

To view a demo of Compuscore ABC, please contact one of our knowledgeable consultants.

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