



We combine trusted advice, quality data, training, world-class analytics and innovative applications to help you make smart decisions throughout the credit life-cycle.



COMPUSCAN

Our vision at Compuscan is to be the leading provider of credit management solutions.



Making smart lending decisions and mitigating credit risk is critical to operators in the credit environment, which is why we provide total credit reporting and risk management solutions throughout the credit life-cycle. Established in 1994 as an information technology and data company, Compuscan has since developed into the fastest growing full service credit bureau in South Africa, servicing an extensive client base that includes banks, telcos, retailers, micro-lending institutions, insurance companies, debt counsellors and debt collectors.

As a testament to the world-class leadership capabilities of our team, we have shared our expertise across Sub-Saharan Africa, the Middle East, USA and Canada, Europe and the UK.

Over the past twenty years, Compuscan has grown its global footprint as it expanded beyond African borders. With credit bureaus operating in Uganda, Namibia, Botswana and Lesotho, the company has consolidated a strong presence in emerging markets. Moving further abroad, Compuscan set

out to grow its business in the ASEAN market when it opened its doors in Manila, Philippines in October 2015.

Innovation at its best

We continuously strive to develop innovative applications by which to meaningfully apply and utilise our extensive datasets. The ultimate value to our clients is real-time, accurate credit information, combined with innovative technologies and extensive industry experience which supports best credit granting principles.

Pioneering Growth

The CSH Group is a holdings entity that was established in 2014 after pan-emerging markets investor, Actis, obtained a majority stake in the Compuscan group of companies (Compuscan, Compuscan Academy and ScoreSharp). Soon thereafter, the CSH Group embarked on its first acquisition as it welcomed South African marketing service provider, P:Cubed, to the entity in the same year. The group provides services covering a broad

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A CSH Group Company



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spectrum that includes credit bureau services, credit scoring and data analytics services, credit marketing services, loyalty programs, and credit skills training services.

Our values

- Customer Focus
- Competitiveness
- Innovation
- Accountability and empowerment
- Openness and honesty
- Trust and respect

Our vision

Our vision, at Compuscan, is to be the leading provider of credit management solutions.

Mission

Our mission, at Compuscan, is to serve the credit industry with relevant and reliable credit management solutions, to assist businesses to make better business decisions, to minimize risk and maximize profits, while at the same time protecting the consumer from over-indebtedness and reckless borrowing.

Marketing Services

Compuscan and P.Cubed offers an enhanced suite of customer engagement services within the credit, insurance, retail and telecommunication markets. P.Cubed is a South African marketing services provider that specialises in using advanced modelling techniques to leverage consumer information, offering digital customer acquisition solutions to enhance your leads and deliver pre-qualified customers to your doorstep.

Training Solutions

Compuscan Academy is a skills development and training provider that has been delivering accredited, generic or customised training services to clients within the credit and related industries for more than 10 years. Our training offerings are specialised in the field of credit, debt counselling and debt recovery.



COMPUSCAN ACADEMY

Analytics Services

ScoreSharp is a specialised credit risk management consultancy has been part of the Compuscan division since 2009, providing data analytics and predictive modelling solutions. ScoreSharp's main business involves delivering robust data structures as the foundation for deployment of optimal data analytics, predictive modelling and consulting.

Highlights and milestones

1994 – Compuscan was established in South Africa out of the need to share consumer credit information amongst microlenders.

1997 – The introduction of a centralized database shifted our mode of operation and meant that data could be accessed in real-time.

1999 – We launched Credit Check, our online credit reporting system.

2000 – We extended our credit bureau services into Africa, to both Namibia and Botswana.

2003 – Compuscan was awarded a training grant from BANKSETA to develop and deliver training, specifically to those operating in the microlending and banking fields.

2004 – We became the largest secondary service provider of National Loans Register data.

2006 – The National Credit Act (NCA) was introduced. Compuscan was officially registered as a credit bureau. We also won an international tender to establish Uganda's first full service credit bureau.

2007 – Compuscan became an associate member of the Credit Providers Association (CPA) and thus enabled the hosting of CPA (now SACRRA) data.

2008 – Compuscan developed a biometric based smart card ID system for all borrowers in Uganda, known as the Financial Card System (FCS).

2010 – The National Credit Regulator recognized Compuscan as a primary hosting bureau of the National Loans Register.

Compuscan was awarded a tender by the National Bank of Ethiopia (NBE) to establish Ethiopia's first credit bureau.

2011 – We acquired ownership of ScoreSharp, following years of an established relationship.

2014 – Compuscan launched www.mycreditcheck.co.za, an online platform where South Africans can get unlimited access to their credit information.

In the same year, we also opened a credit bureau in Lesotho.

2015 – We embarked on a number of monumental product re-launch initiatives to bring our clients innovative, industry relevant and forward-thinking solutions. Compuscan's credit reports underwent a major cosmetic upgrade on B2B and consumer level.

2015 – Compuscan expanded its operations and opened its doors in Manila, Philippines. The group also registered and set out to establish a credit bureau in Australia.

In the same year, Compuscan was awarded a \$1 million grant to establish and grow an agricultural and rural database and improve financial inclusion in Uganda, potentially changing the lives of an estimated 135,000 people.

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