



# SACRRA | CREDIT & RISK REPORTING ASSOCIATION

Please note that the information provided in this Assessment Form will only be used to the extent necessary for the purposes of conducting an assessment, to inform the on-boarding process, and to report to the National Credit Regulator (NCR) in terms of the SACRRA's obligations in terms of the Memorandum of Agreement entered into with the NCR, and will do so in accordance with the Protection of Personal Information Act, 4 of 2013 (POPIA).

## Assessment Form Cooperative Financial Institutions Data Contributor Details

### 1. Data Contributor Details

Name of Cooperative Financial Institution (CFI)	
Trading name	
Postal address	
Physical address	
Province	
Telephone number landline:	
Cell phone number:	
Company email address:	
Company registration number:	
NCR Registration number, if applicable	
Total principal debt	
VAT registration number, if applicable:	
Number of members belonging to this Co-operative Financial Institution	
Is your company currently using the Banking system/platform offered by National Treasury/CBDA?	Yes
	No, but would consider using one

### 2. Business / Infrastructure / Readiness

Primary Credit bureau / Number Records / Products / Industry / SSP	
Does your company currently use a Secondary Service Provider or external Loan Management System for data management purposes? If Yes, please complete 'SSP Contact Details' section	Yes
	No, but would consider using one
	No, will develop, manage and submit data on our own
If your company has credit and risk payment information on your customers, is it stored in an electronic format? If No, please complete 'Capacity to develop and share data' section	Yes
	No
Does your company keep payment information on your customers? If No, please complete 'Capacity to develop and share data' section	Yes
	No
Is your company's credit and risk data stored in a paper format? If Yes, please complete 'Capacity to develop and share data' section	Yes
	No
Is the data for the various products your company offer (e.g. savings, credit, insurance), stored in the same way (e.g. electronic or paper)? If no, please elaborate	Yes
	No
Does your company think you have the capacity, skill and resources in-house to develop an electronic extract? If No, please complete 'Capacity to develop and share data' section	Yes
	No
Does your company have access to the internet? If No, please complete 'Capacity to develop and share data' section	Yes
	No

3. Primary Credit Bureau	
Which is your company's primary Credit Bureau?  If 'Don't use a credit bureau' or 'Don't know', please complete 'Capacity to develop and share data' section	Compuscan
	Experian
	TransUnion
	XDS
	CPB
	Don't use a credit bureau
	Don't know
	Other (please state below)
4. Number of Records	
Number of consumer accounts / records on file  If 'Don't know', please complete 'Capacity to develop and share data' section	None (new business)
	Records between 1-50
	Records between 51-99
	Records between 100-250
	Records between 251-500
	Records between 501-1000
	Records between 1001-2500
	Records between 2501-5000
	Records greater than 5000
Don't know	
5. Type of Co-operative Financial Institution (CFI)	
Type of CFI	Credit Union
	Savings and Credit Co-operative (SACCO)
	Financial Services Co-operative (FSC)
	Financial Co-operative (FC)
	Land Development Bank
	Building Societies
	Mutual Savings Bank
	Savings and Loan Association
	Other (please state below)
6. Industry	
Industry Category	Banking Sector
	Microfinance
	Debt Recovery
	Direct Sales
	Life Insurance
	Short term Insurance
	Telecoms Provider
	Other (please state below)
7. Number of consumer records/accounts per product type	
Savings Products	Select either A or B or C etc. per product type applicable to indicate the volume of records per product: A. None (new business) B. Records between 1-50 C. Records between 51-99 D. Records between 100-250 E. Records between 251-500 F. Records between 501-1000 G. Records between 1001-2500 H. Records between 2501-5000 I. Records greater than 5000 J. Don't know
Credit Products (e.g. credit card/facility, personal loans, home loan, student loans etc.)	
Debt recovery	
Life insurance	
Secured pension/policy backed lending	
Short term insurance	
Rentals asset	
Vehicle Asset finance	
Other (please state below)	

**8. Utilisation of Credit Bureau data**

During what phase of the banking value chain/processes is your company making use of credit bureau consumer credit reports and/or other bureau data?	Affordability/Risk profile assessment (regulatory documentation)
	Acquisition Management
	Continuous Customer Relationship Management
	Automatic credit increases
	Collections
	Research and/or data analysis
	Product management (product rating)
	Sales force management
	Transaction management and control
	Clearing and settlement
	Fee Calculation
	General Controlling
	Other (please state below)

**9. Main and/or Owner Contact Details**

Owners / Director / Partners / Members (provide separate sheet if insufficient space provided)

Name:	Name:
Title:	Title:
Tel No:	Tel No:
Fax No:	Fax No:
Cell No:	Cell No:
E-mail Address:	E-mail Address:

Name:	Name:
Title:	Title:
Tel No:	Tel No:
Fax No:	Fax No:
Cell No:	Cell No:
E-mail Address:	E-mail Address:

Name:	Name:
Title:	Title:
Tel No:	Tel No:
Fax No:	Fax No:
Cell No:	Cell No:
E-mail Address:	E-mail Address:

**10. Alternative Contact Details**

Manager / Supervisor / Accountant

Name:	Name:
Title:	Title:
Tel No:	Tel No:
Fax No:	Fax No:
Cell No:	Cell No:
E-mail Address:	E-mail Address:

Name:	Name:
Title:	Title:
Tel No:	Tel No:
Fax No:	Fax No:
Cell No:	Cell No:
E-mail Address:	E-mail Address:

11. Service Provider Contact Details	
Secondary Service Provider (SSP) / Loan Management System Vendor (LMSV)	
Service Provider Name:	If applicable:
Contact person name (1):	Contact person name (2)
Tel No:	Tel No:
Cell No:	Cell No:
E-mail Address:	E-mail Address:
If applicable:	If applicable:
Contact person name (3):	Contact person name (4)
Tel No:	Tel No:
Cell No:	Cell No:
E-mail Address:	E-mail Address:
12. Capacity to develop and share data	
Does your company have the capacity or skills to develop infrastructure to store data in an electronic format and develop an extract of the data according to a data specification and link to a data transfer portal via web service to submit your files weekly and monthly?	Yes
	No
How long will it take your company to develop?	No capacity to develop / utilise a SSP or LMS
	Less than 3 Months
	0 – 3 Months
	3 – 6 Months
	6 – 12 Months
	More than a year
	Have no idea
Would your company consider joining a SSP or LMSV to develop the extract and manage your company's data submissions on your company's behalf? If Yes, please refer to the 'Recommended SSPs & LMSVs' sheet	Yes
	No
Would your company be willing to attend a workshop / training course on the requirements?	Yes
	No
13. SACRRA's Affiliate Group Leaders	
Company (System)	Contact Details
A4dable Support	082 833 2341 or info@a4dable.co.za (www.a4dable.co.za)
Compuscan (Compuloan/Proloan)	0861 51 41 31 or info@compuscan.co.za (www.compuscan.co.za)
Delter IT (Delfin / Webfin)	087 351 5171   012 348 4185   012 348 4190 or info@delter.co.za (www.delter.co.za)
Fluxfirm CC (CapeNet Systems CMS)	073 446 3387   douw@mfn.co.za (www.mfn.co.za)
Loaninfo	082 891 3912   johan@designersoftware.co.za (www.loaninfo.co.za)
Mycomax (MAXMONEY)	Mrs V van Heerden on 084 887 1895   012 110 4300 or sales@maxmoney.co.za or vanessavh@mycomax.com (www.mycomax.com)
Rent Pay (Acpas)	012 665 0316   info@acpas.co.za (www.acpas.co.za)
Xpert Decision Systems (XDS) (Xpert Lending Platform)	011 645 9100   rcoetzee@xds.co.za (www.xds.co.za)
14. SACRRA's Office Details	
<b>T:</b> 087 701 3254 <b>F:</b> 086 606 5974 <b>E:</b> info@sacrra.org.za <b>W:</b> www.sacrra.org.za	