

# 3 STRATEGIC OBJECTIVE DATA AND TECHNOLOGY

GENERATE IN-DEPTH INSIGHTS FROM THE CONTINUOUS COLLECTION OF DIVERSE, ACCURATE AND VALUABLE DATA SETS TO ENABLE PRECISE DECISIONING AND PROACTIVE RISK MANAGEMENT, AND LEVERAGE DATA, ANALYTICS AND TECHNOLOGY WITHIN A DYNAMIC SERVICING PLATFORM TO DRIVE PROFITABLE GROWTH.

Both SA Taxi and TCRS generate in-depth insights from the continuous collection of diverse, accurate and valuable data sets to enable precise decisioning and proactive risk management.

SA TAXI

TCRS

## 2017 PROGRESS

- Continued to generate valuable client and market insights from overlaying granular telematics, credit, vehicle and other data to enable precise and informed loan origination and collection decisioning.
- This application of unique technology and data analysis is key to mitigating SA Taxi's risk. Data is accumulated daily from each minibus taxi and applied to credit decisions (to assess the prospective profitability of a proposed route), to collections (to determine profitability based on kilometres travelled in a specific month), and to reposessions and insurance, resulting in an improved NPL ratio.
- Expanded its master data universe (MDU) to maintain proprietary data on the majority of South Africa's 9.7 million distressed consumers, supporting significant operational leverage.
- Focused on bedding down the predictive dialer and preview dialer systems along with workforce management and 'right time to call' to optimise these investments.
- Building momentum in data volumes and analytics capabilities overlaid with valuable business intelligence, is enabling the development of different metrics, supporting quicker decisions and its ability to assess and buy better quality books, as well as compete effectively on price.

## LOOKING FORWARD

### SA TAXI

- Continue to invest in information technology, data management and analytics (specifically telematics and tracking data) to solidify its leading ability to assess and manage credit, insurance and operational risk, as evidenced by continually improving credit performance.
- Continue deepening its capabilities in behavioural and data science to enhance predictive analytics.
- Increase provision of telematics data to taxi owners, giving them a deeper understanding of their business operations and further empowering them as business owners.
- Extend provision of select telematics data to minibus taxi commuters.

### TCRS

- Follow up extensive technology investments and implementations 'around the call' (through the dialer and workforce management initiatives) with 'in the call' technology, supporting more effective calls through capabilities including layered voice analytics.
- Implement technology solutions to drive next generation collection processes, frictionless payment, digital customer engagement, enhanced contactability and data-driven analytics.
- Leverage Transaction Capital Recoveries' leading data and technology capabilities developed in South Africa to improve business intelligence and analysis in Recoveries Corporation in Australia to drive higher revenue and decrease costs.
- Continue leveraging The Beancounter as a fintech incubator in driving automation solutions for Transaction Capital Business Solutions.
- Continue assessing new and disruptive technologies to ensure TCRS remains abreast of risks and opportunities.