



Transaction Capital
Risk Services

TRANSACTION CAPITAL
RISK SERVICES
INVESTOR DAY

13 JUNE 2017

TUESDAY 13 JUNE 2017

14h00 – 14h30 **Introduction to Transaction Capital Risk Services (TCRS) (Auditorium)**

Dave McAlpin (Chief executive TCRS)

14h00 – 15h15 **Call centre walk-through**

Dave McAlpin, Carl de Villiers, Mark Conradie, Rob Monteith, Niels von Hase

15h15 – 16h15 **Data & technology demonstration (Auditorium)**

Rob Monteith (Chief information officer TCRS)

16h15 – 17h15 **Q&A and snacks**

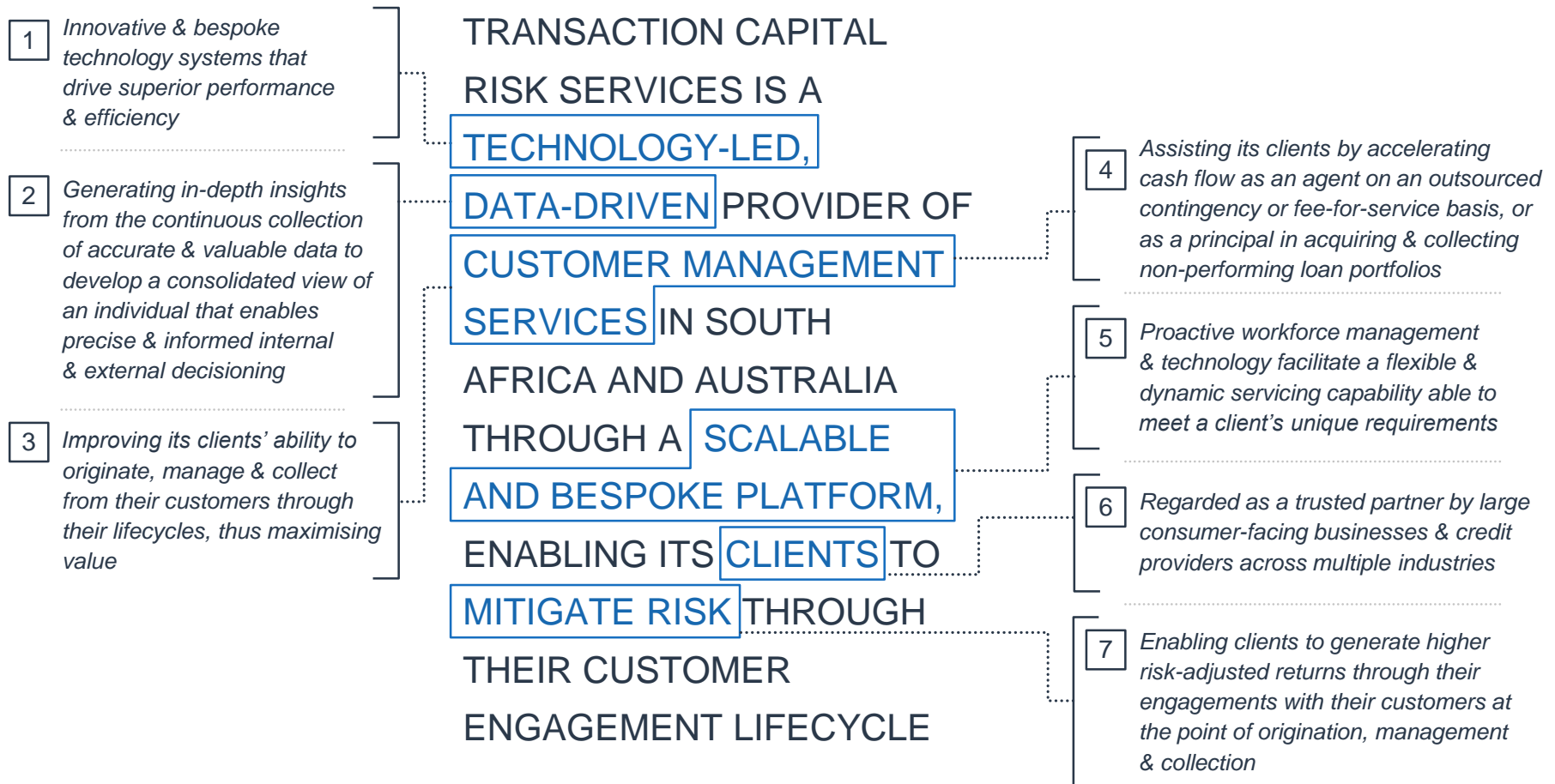
Dave McAlpin and team

TRANSACTION
CAPITAL
RISK
SERVICES

2017

INTRODUCTION TO THE BUSINESS

DAVE McALPIN (CHIEF EXECUTIVE)



ENVIRONMENT & MARKET CONTEXT

CHALLENGING CONSUMER CREDIT ENVIRONMENT

IN SOUTH AFRICA, OF THE 35 MILLION ADULTS¹ THERE ARE:



ADVERSE MACRO-& SOCIO-ECONOMIC ENVIRONMENT

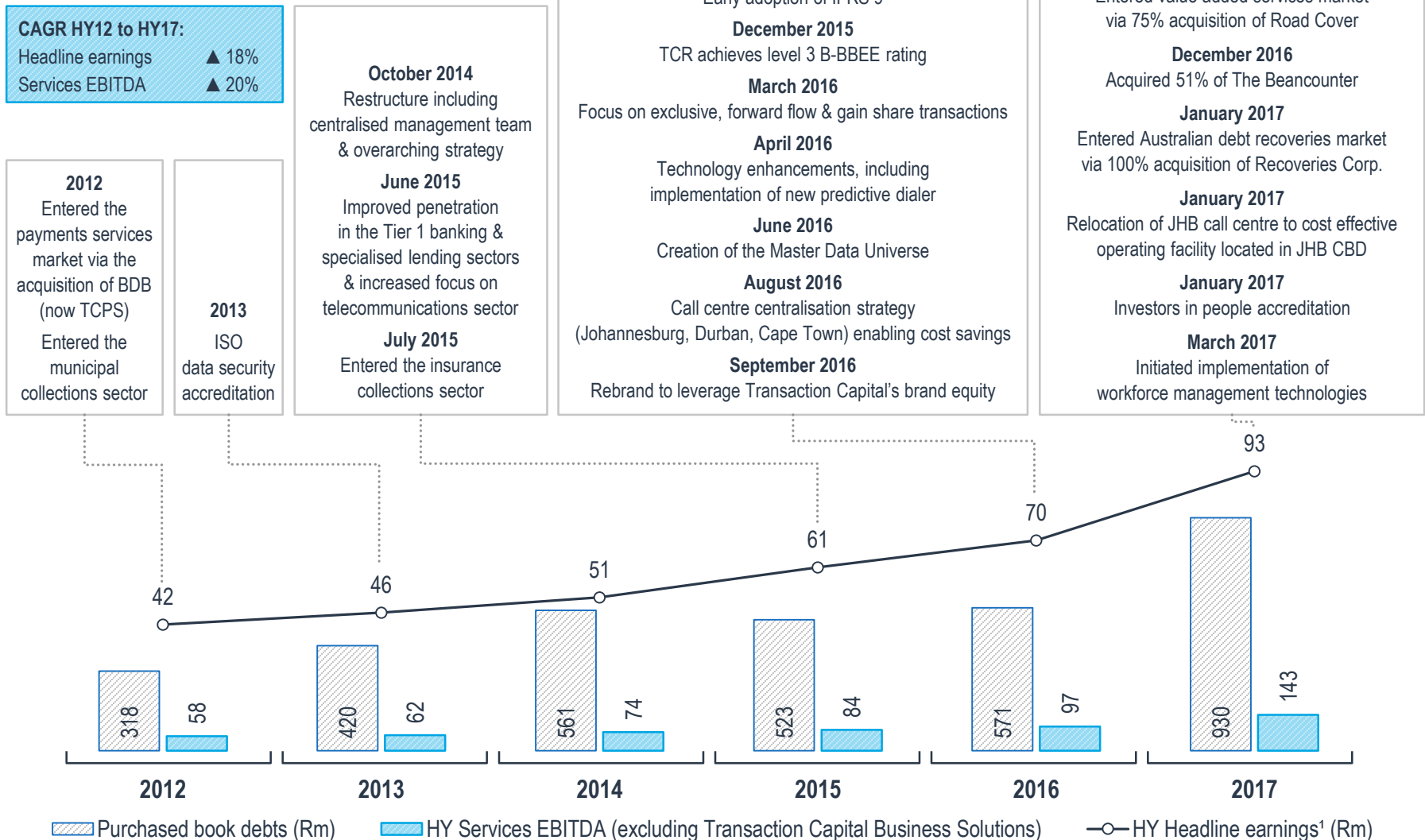
- Increased number & size of NPL portfolios available to acquire as a principal from clients preferring immediate recovery from their NPLs
- Consumers' disposable income stressed, negatively affecting their ability to repay debt
- Increased cost & extended time to collect

REGULATORY ENVIRONMENT

- Stable over the past 18 months
- Regulatory changes re affordability assessments result in more responsible & lower levels of credit extension
- Earlier rehabilitation of consumers over medium-term

TCRS' EVOLUTION SINCE LISTING

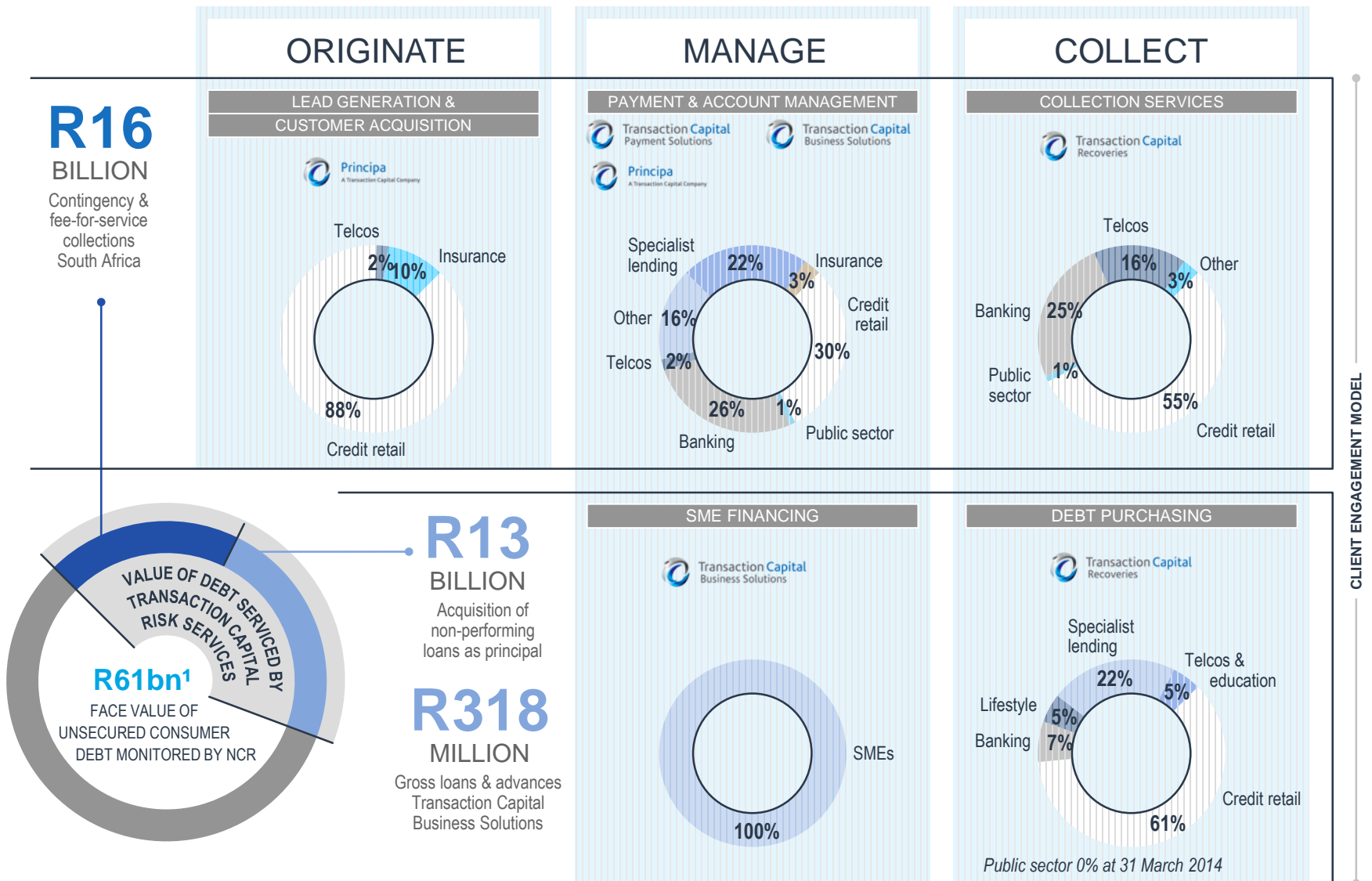
MANAGEMENT INTERVENTIONS TO CREATE VALUE



1. Financial years 1 October to 30 September | 1. Headline earnings attributable to the group

TCRS' DIVERSIFIED BUSINESS MODEL

31 MARCH 2014



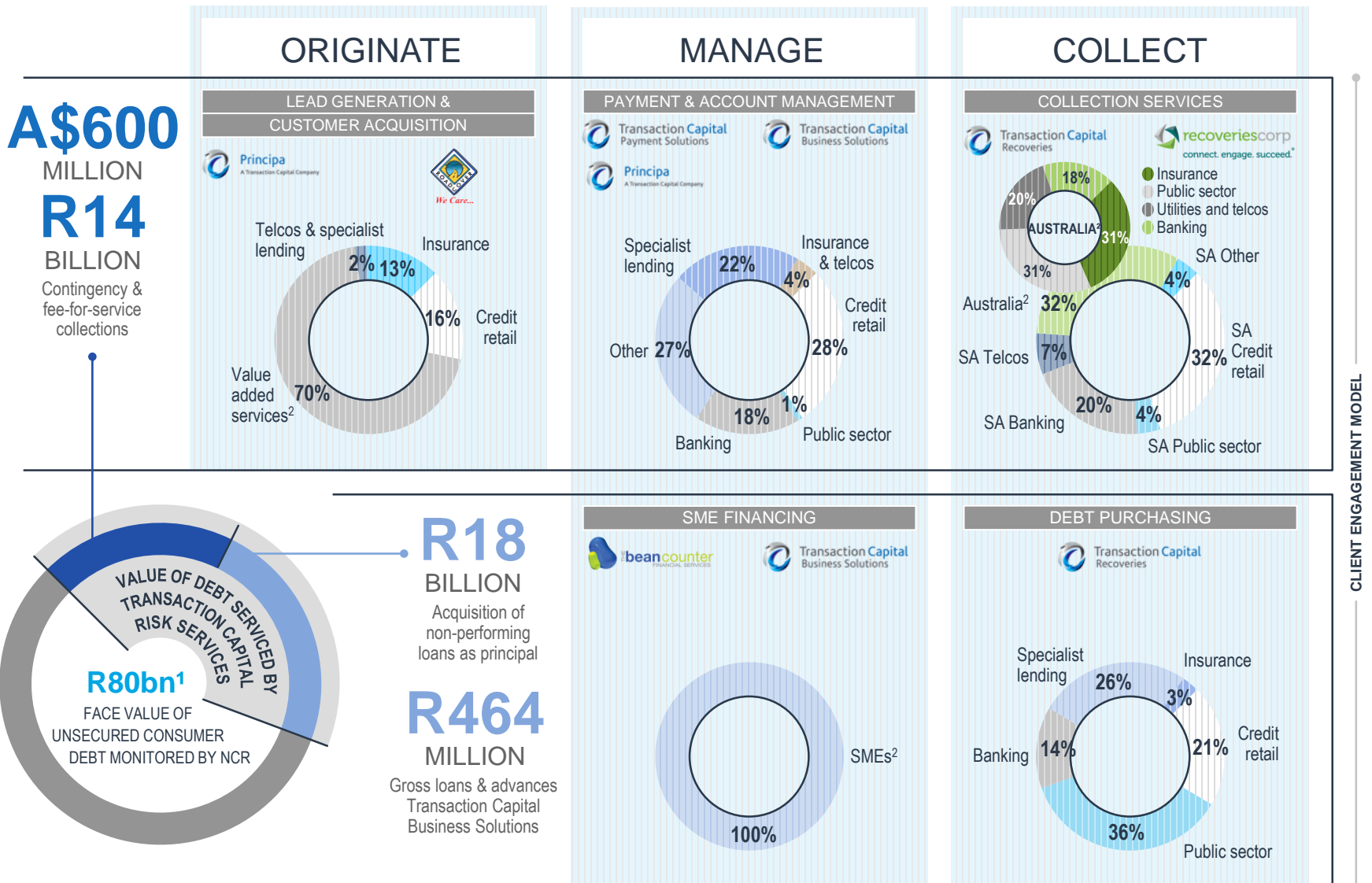
CLIENT ENGAGEMENT MODEL

Sectors split by revenue per segment as at 31 March 2014

1. R61bn comprises credit monitored by the NCR as at 31 December 2013. TCRS target market also includes sectors not regulated by the NCR, being SMEs, education, insurance, public sector, telecommunications, SOEs & utilities

TCRS' DIVERSIFIED BUSINESS MODEL

31 MARCH 2017



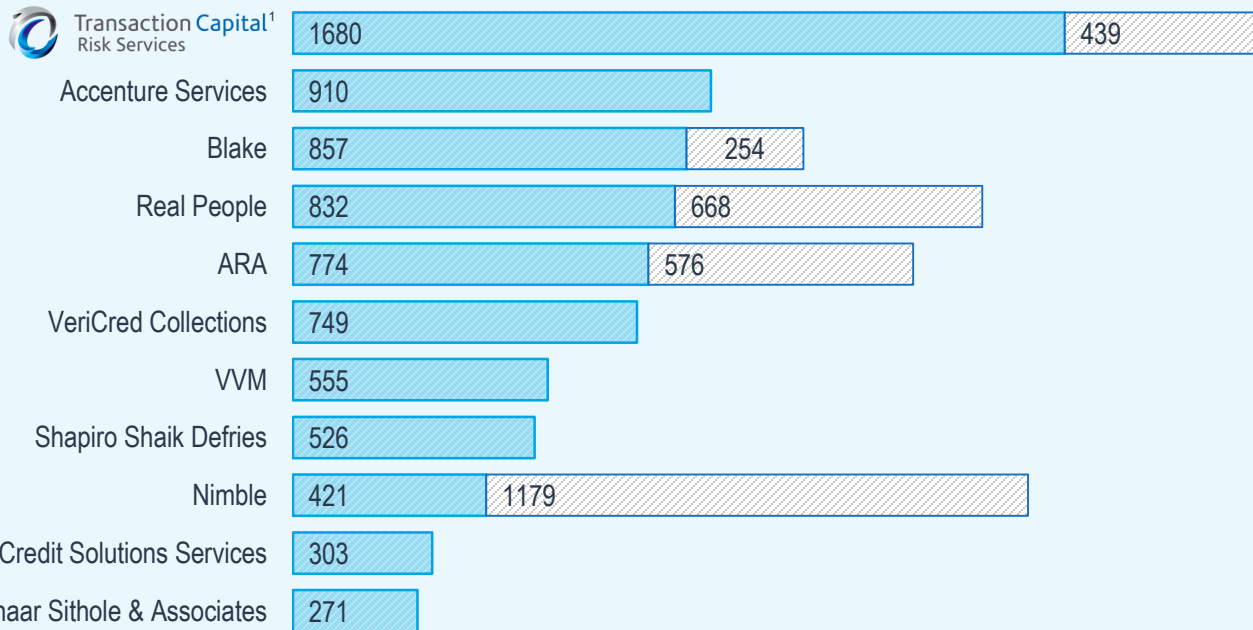
Sectors split by revenue per segment as at 31 March 2017

1. R80bn comprises credit monitored by the NCR as at 31 December 2016. TCRS target market also includes sectors not regulated by the NCR, being SMEs, education, insurance, public sector, telecommunications, SOEs & utilities

2. Earnings generated by businesses acquired only included from the effective date of the acquisition

TCRS OPERATES IN A HIGHLY FRAGMENTED MARKET DOMINATING ACROSS MULTIPLE METRICS

NUMBER OF REGISTERED DEBT COLLECTORS & EMPLOYEES



Number of agents for companies with:	Count
101 - 200	1 228
51 - 100	1 223
26 - 50	1 080
11 - 25	1 232
1 - 10	2 904

■ Agents registered with CDFC ■ Total employees

TCRS INFRASTRUCTURE SCALABILITY & FLEXIBILITY



~550 000

PAYMENTS RECEIVED
EACH MONTH

~500 000

DEBIT ORDERS & NAEDO
TRANSACTIONS PROCESSED
FOR CLIENTS EACH MONTH

~R2.2 BILLION

OF PAYMENTS PROCESSED
FOR CLIENTS EACH MONTH

~4.35 MILLION

VOICE INTERACTIONS
EACH MONTH

R300 MILLION

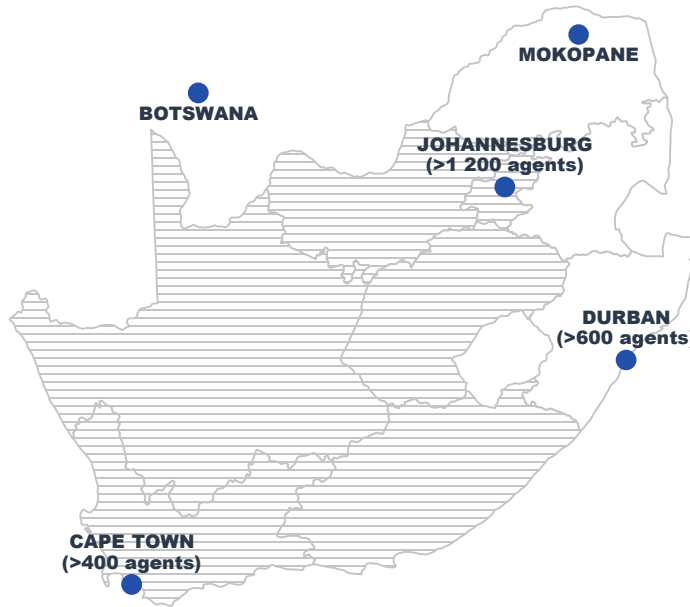
COLLECTED EACH MONTH

▲32% (since HY16)

REVENUE PER EMPLOYEE

~25 MILLION

OUTBOUND CALLS FROM THE
DIALER EACH MONTH



- Direct staff
 - › Quick to train
 - › Quick to scale
- 60 days to build a fully operational call centre with 200 seats
- Business interruption provisions
- Operational 100% of the time
- Minimal business interruption experienced in the last 15 years, despite load shedding
- 3 tier approach to power:
 - › Standard power supply supplied by local municipality
 - › Generators
 - › UPS
- 2 data lines

2016 HIGHLIGHTS

TCRS

294 promotions of which **172** are women

90% of high potential employees retained

72% of employees are women

92% of employees are black¹

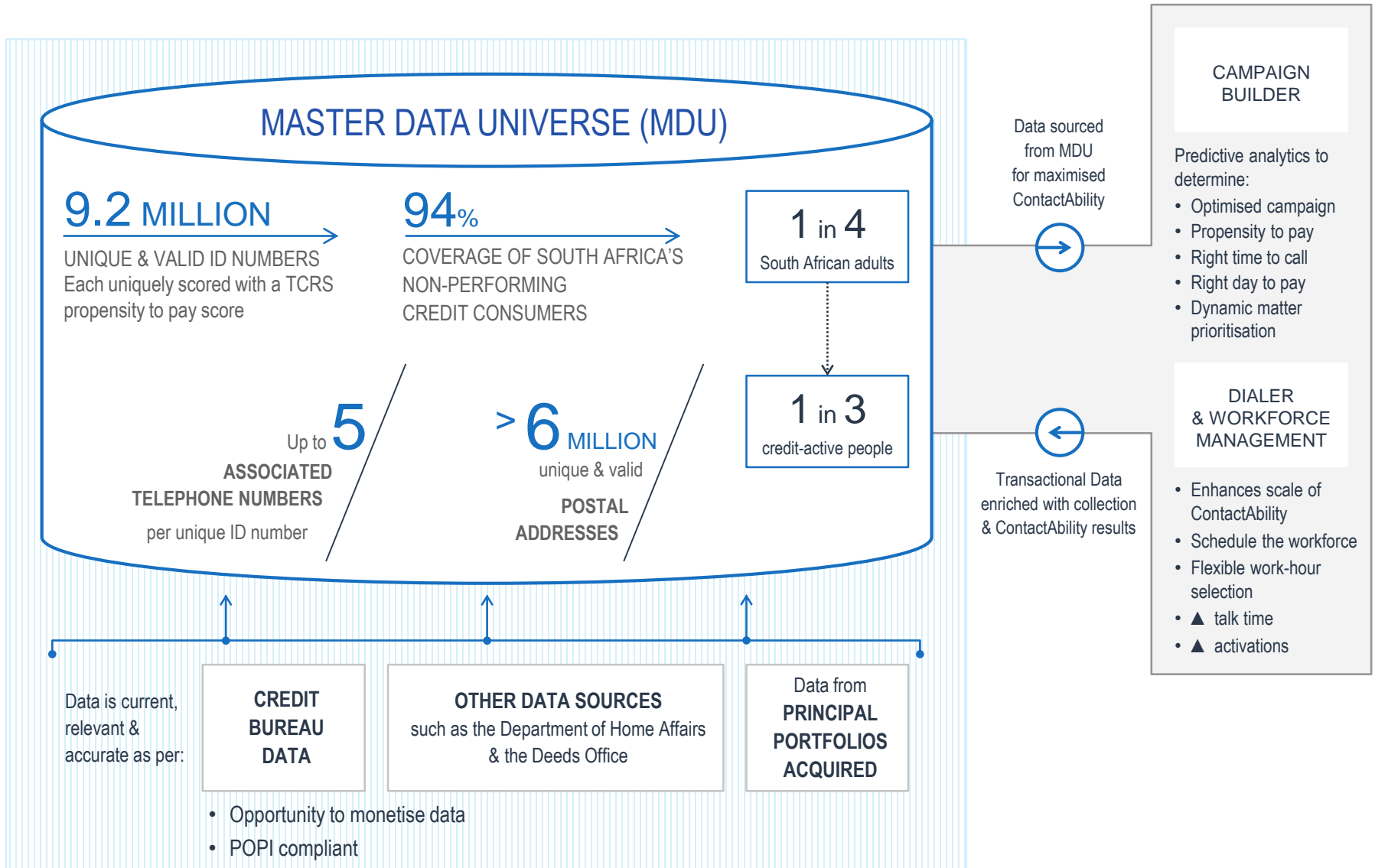
103 training programmes conducted

76 training hours per employee

98% of employees who received training are black¹

Gender	African	Coloured	Indian	White	Total
Male	410	66	84	100	660
Female	1 104	252	294	85	1 735
Total	1 514	318	378	185	2 395
	63%	13%	16%	8%	

DATA, ANALYTICS & SCALABLE TECHNOLOGY PLATFORM



TRANSACTION
CAPITAL
RISK
SERVICES

2017

CALL CENTRE WALK-THROUGH

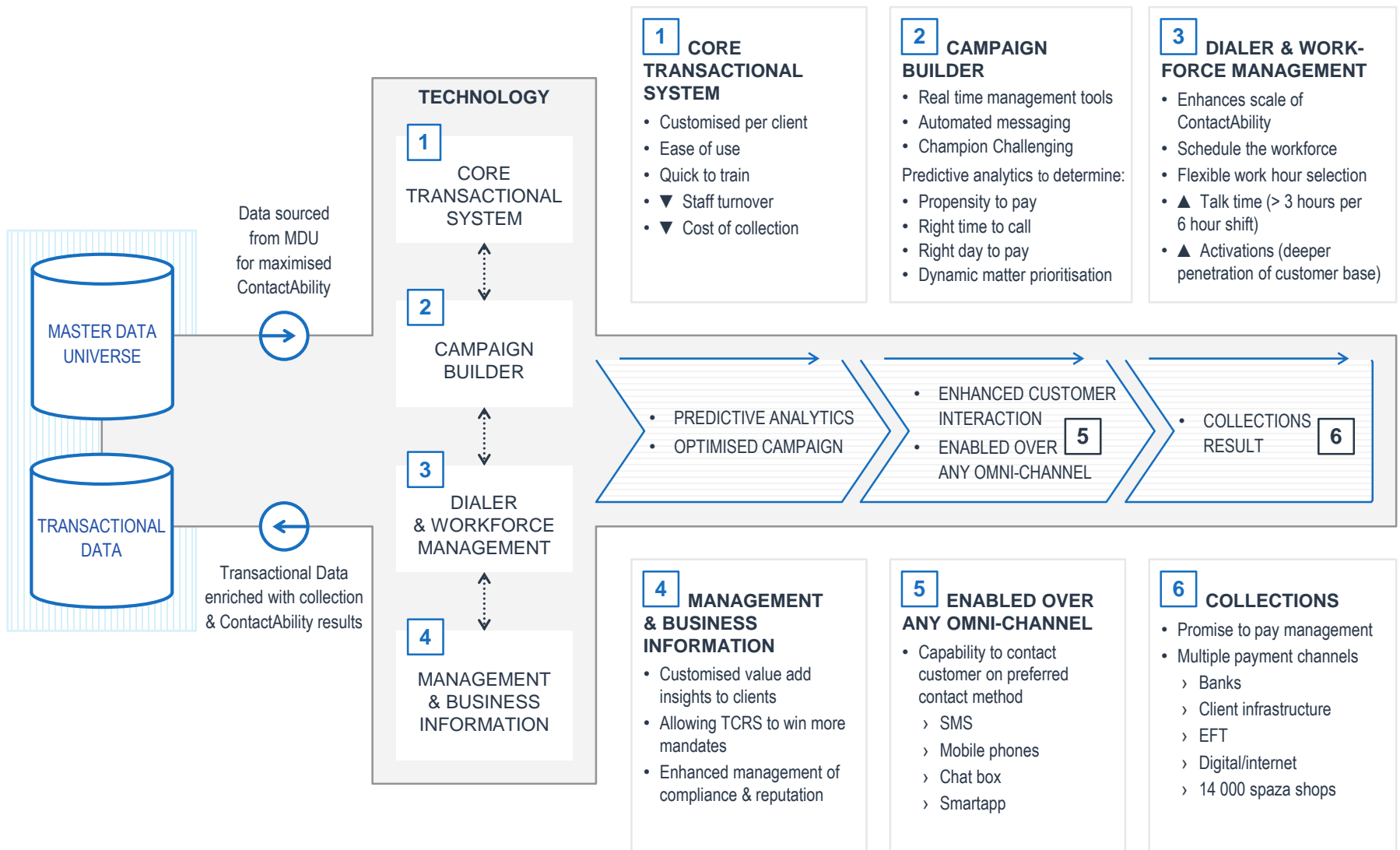
TRANSACTION
CAPITAL
RISK
SERVICES

2017

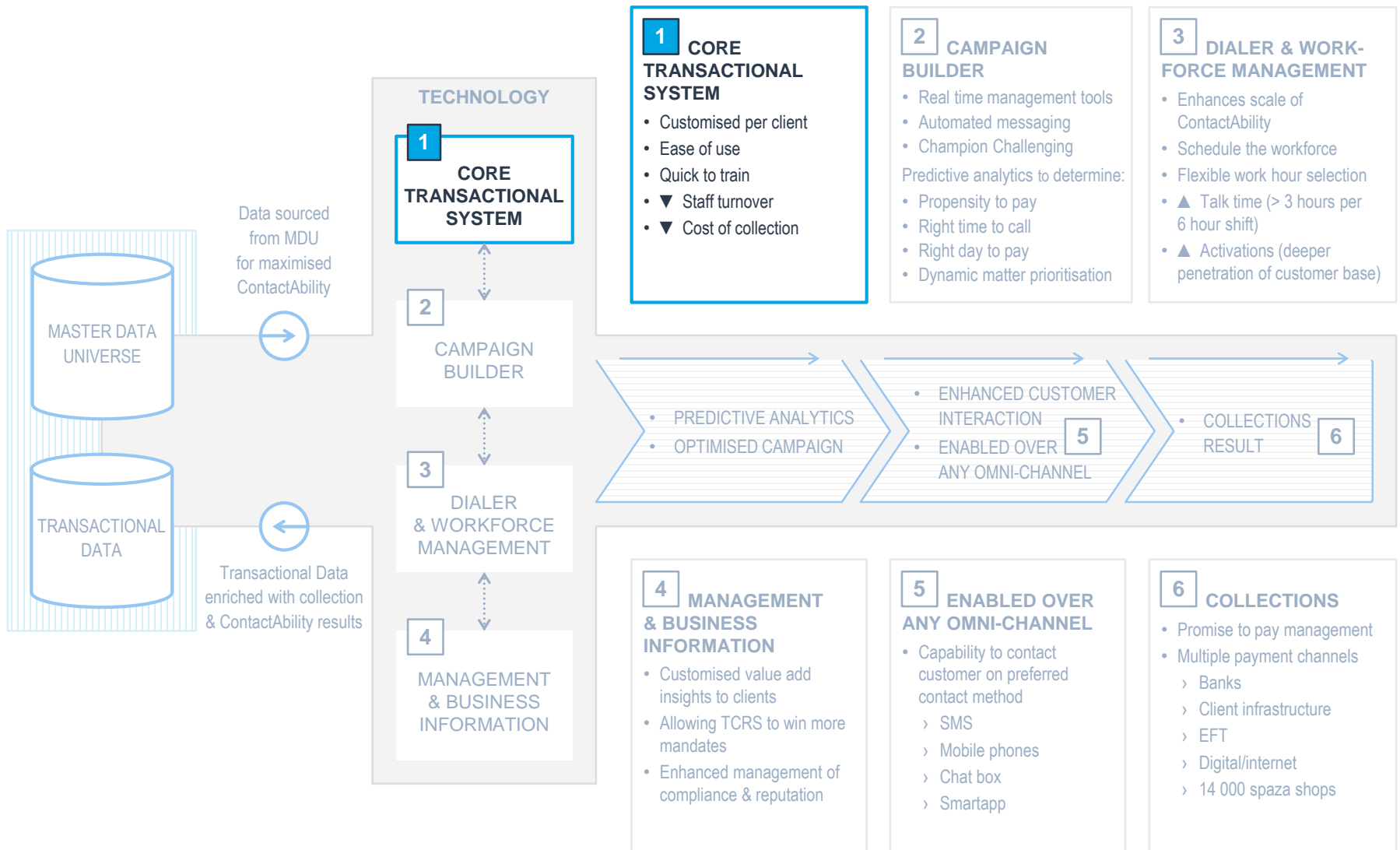
DATA & TECHNOLOGY DEMONSTRATION

ROB MONTEITH (CHIEF INFORMATION OFFICER)

SCALABLE TECHNOLOGY COLLECTIONS PLATFORM



SCALABLE TECHNOLOGY COLLECTIONS PLATFORM



CORE TRANSACTIONAL SYSTEM

LANDING SCREEN CHEETAH

ASC

0278000450501494

ASC CAPITEC

MR MARK CONRADIE

Capital
R 65,253.45

Interest
R 7,195.08

Fees
R 396.73

LegalFees
R 0.00

Payments
R 0.00

Settlement
R 72,845.26

Score
0

General

Details

C/paign

To Do

Custom

Extras

Options

Status

Extras

ID: 6901035064001

Home: 0137958013

Work: UNAVAILABLE

Mobile: 0723522216

Fax:

eMail: MARKC@TCR.CO.ZA

Name: MARK

PO BOX 1050

ACORNHOEK
NELSPRUIT
MPUMALANGA

SOUTH AFRIC
1360

X
UNAVAILABLE

Postal

STAND 1050
TIMBAVATI TRUST

ACORNHOEK
NELSPRUIT

SOUTH AFRIC
1360

X
UNAVAILABLE

Physical

Titanium

ASC CAPITEC

STONE

Capital: 65,253.45

HandOver Date: 22-SEP-2015

Matter History: 623 - TODAY - XXX

HandOver Details: SEP 15 HANDOVER

Points Available: ★★★★★ ★★★

7 POINTS AVAILABLE

0 POINTS SCORED

Call Duration: 00:00:00

Right Party Contact

INTERNAL UPDATE

MEMO NOTES

DEWALDB

06 JUN 2017

PAX PO BOX 1050, , , ACORNHOEK, NEL SPRUIT, MPUMALANGA, , , 1360| *PHX STAND 1050, TIMBAVATI TRUST, , ACORNHOEK, NEL SPRUIT, MPUMALANGA, , , 1360*| *DIX E*| *DIX D*| *DNX EMANUEL*| *DSX MKHABELA*| *IDX 7312256302086*| *EMA*|

Dewaldb
335

Diary
0

Queries
4

Calls
175

Energy
74

Average Call
00:00:10

Productivity
05:47:15

Exp Talk Time : 02:15 Exp Matter Time : 03:00 15:23:14

CORE TRANSACTIONAL SYSTEM

DISCOUNT MODULE

Search **3181405** **00001** **CONRADIE** **M** **3181405** **ASC**

0270000450501434 **ASC CAPITEC** **MR MARK CONRADIE**

Capital	Interest	Fees	Legal Fees	Payments	Settlement	Score
R 65,253.45	R 7,195.08	R 396.73	R 0.00	R 0.00	R 72,845.26	0

Full and Final Discount Settlement

	Current Values	Reducing Values		Saving	Balances after Discount
Capital	65253.45	65253.45	50 %	32626.72	32626.72
Client Interest	0.00	0.00	0 %	0.00	0.00
Client Fees	0.00	0.00	0 %	0.00	0.00
Interest	7195.08	7195.08	50 %	3597.54	3597.54
Fees	396.73	396.73	50 %	198.37	198.37
Attorney Legal Fees	0.00	0.00	0 %	0.00	0.00
Payments	0.00				
Settlement	72845.26	72845.26		36422.63	36422.63
				Collection Commission	565.33
				Final Settlement :	36987.96

Discounted Full + Final Settlement of : **R 36987.96**
R 36987.96 payable over a period of **1 Month**

Accept **Reject**

INTERNAL UPDATE

0.0 % ON CALL

PTP **Quick Note** **Skip Trace** **Debtor Query** **More ...**

Save **Diarise** **Forward To** **Shifts/Queues** **Discounts** **Date**

CORE TRANSACTIONAL SYSTEM

INTEREST & FEES

Search **3181405** **00001** **CONRADIE** M 3181405 **ASC**

0278000458501494 **ASC CAPITEC** **MR MARK CONRADIE**

Capital **R 65,253.45** Interest **R 7,195.08** Fees **R 396.73** LegalFees **R 0.00** Payments **R 0.00** Settlement **R 72,845.26** Score **0**

General

Details
 C/paign
 To Do
 Custom
 Extras

Options

Status

Extras

ID 6901035064001
Home 0137958013
Work UNAVAILABLE
Mobile 0723522216 SMS
Fax
eMail MARK@TCR.CO.ZA
Name MARK

PO BOX 1050
ACORNHOEK
NELSPRUIT
MPUMALANGA
SOUTH AFRIC
1360

Postal

STAND 1050
TIMBAVA
ACORNHOEK
NELSPRUIT
SOUTH AFRIC
1360

Physical

Titanium
ASC CAPITEC
STONE

Date	Descrptn	Fee	Vat	Total
22-SEP-2015	TAKE ON OTH	364.80	0.00	364.80
22-SEP-2015	OTH NES EXP	17.00	2.38	19.38
23-SEP-2015	SMS	2.20	0.31	2.51
23-SEP-2015	SMS	2.20	0.31	2.51
30-SEP-2015	SMS	2.20	0.31	2.51
07-OCT-2015	SMS	2.20	0.31	2.51
08-OCT-2015	SMS	2.20	0.31	2.51
				396.73

Xcptn Add Fees Reverse Fees

INTERNAL UPDATE
MEMO NOTE
DEWALDB
08-JUN-2017

INTERNAL UPDATE
0.0%
ON CALL

PTP **Quick Note** **Skip Trace** **Debtor Query** **More ...**
Save **Diarise** **Forward To** **Shifts/Queues** **Discounts** **Date**

CORE TRANSACTIONAL SYSTEM

Search 3181405
00050
CONRADIE M 3181405

ASC

0270000450501494
ASC CAPITEC
MR MARK CONRADIE

Capital	Interest	Fees	LegalFees	Payments	Settlement	Score
R 3,040.00	R 1,129.60	R 186.96	R 0.00	R 0.00	R 4,356.56	0

General

Details

C/paign

To Do

Custom

Extras

Options

Status

Extras

<p>ID: 6901035064001</p> <p>Home: 0137958013</p> <p>Work: UNAVAILABLE</p> <p>Mobile: 0723522216</p> <p>Fax:</p> <p>eMail: MARKC@TCR.CO.ZA</p> <p>Name: MARK</p>	<p>PO BOX 1050</p> <p>ACORNHOEK</p> <p>NELSPRUIT</p> <p>MPUMALANGA</p> <p>SOUTH AFRIC</p> <p>1360</p> <p style="color: red; font-size: 2em; text-align: center;">X</p> <p style="color: red; text-align: center;">UNAVAILABLE</p> <p style="text-align: center;">Postal</p>	<p>STAND 1050</p> <p>TIMBAVA</p> <p>ACORNHOEK</p> <p>NELSPRUIT</p> <p>SOUTH AF</p> <p>1360</p> <p style="color: red; font-size: 2em; text-align: center;">X</p> <p style="color: red; text-align: center;">UNAVAILABLE</p> <p style="text-align: center;">Physical</p>
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OUTGOING CALL
PHONE CALL
SEBOKOB
30 MAY 2017

Start Time : 13:56:21 End Time : 13:56:56
User Name : SEBOKOB On Call:
Dialled : 0611881509 00:35
Click on Speaker to Listen

File Name : 1148#-10109#SEBOKOB#THUHLO61#20170530135626069.amr

ELEC. MESSAGE
SMS MESSAGE
MOGOREGIT
16 MAY 2017

SMS MESSAGE SENT TO: 0611881509 *PLEASE CALL (051)505-7668, QUOTING: 43906587*.

OUTGOING CALL
PHONE CALL
MOGOREGIT
16 MAY 2017

CLD MBL:(0611881509) *CONNECTED* VCML LFT MSG.....CLD H:(0844178441) LNG DAILNG.....*SMS SENT TO: 0611881509*.

INTERNAL UPDATE
MEMO NOTE
DEWALDB
01-JUN-2017

INTERNAL UPDATE

0.0 %
ON
CALL

PTP
Quick Note
Skip Trace
Debtor Query
More . . .

Save
Diarise
Forward To
Shifts/Queues
Discounts
Date

CORE TRANSACTIONAL SYSTEM

CAPTURE ONCE-OFF PROMISE TO PAY (PTP)

Search **3181405** **00001** **CONRADIE** M 3181405 **ASC**

0275000450501494 **ASC CAPITEC** **MR MARK CONRADIE**

Capital	Interest	Fees	LegalFees	Payments	Settlement	Score
R 65,253.45	R 7,195.08	R 396.73	R 0.00	R 0.00	R 72,845.26	0

General

Details

C/paign

To Do

Custom

Extras

Options

Status

Extras

ID 6901035064001

Home 0137958013

Work UNAVAILABLE

Mobile 0723522216

Fax

eMail MARK@TCR.CO.ZA

Name MARK

Postal **UNAVAILABLE**

Physical **UNAVAILABLE**

Titanium

ASC CAPITEC

STONE

Capture Once Off Payment

30-JUN-2016	Payment Start Date	30-JUN-2017
1000.00	Payment Type	DEBIT ORDER
12	PTP Amount	500.00
MONTHLY	Payment Period	1
DEBIT ORDER	Frequency	ONCE-OFF
* PENDING *		

Confirm **Installments**

INTERNAL UPDATE MEMO NOTE DEWALDB 06-JUN-2017

ONCE OFF PTP MODIFIED R500.00 DUE ON 30-JUN-2017 ^ PT: DEBIT ORDER

Later Today **Tomorrow** **Next Week** **Two Weeks** **End Of Month**

Next Month **Calender**

CORE TRANSACTIONAL SYSTEM

Search **3181405**
00001
CONRADIE
M
3181405

02780000458501494
ASC CAPITEC
MR MARK CONRADIE

Capital
Interest
Fees
LegalFees
Payments
Settlement
Score

R 65,253.45
R 7,195.08
R 396.73
R 0.00
R 0.00
R 72,845.26
0

General

Details

C/paign

To Do

Custom

Extras

Options

Status

Extras

NO OF LINES	MONTHLY SUBSCRIPTION	Contact Details 6	LST CLNT PTP DATE
1	139.00		
PLACEMENT NUMBER	MONTHS FOR BOC CALC	Contact Details 7	LST CLNT V.AOD DATE
2	15.00		
ALLOCATION TYPE	DERIVED BOC	Contact Details 8	LST CLNT W.AOD DATE
OTHER	1563.75		
NAME	TOTAL BOC AMOUNT	Contact Details 9	CLNT JUDGEMNT DATE
MBD	1563.74		
CONNECT DATE	Dealer Name	Contact Details 10	CLNT RETRN OF SRVCE
22-04-2013			
TERMINATION DATE	Contact Details 1	A/C No Full	CLNT OPEN DATE
22-04-2015			
DISCONNECT DATE	Contact Details 2	QUALIFYING PMT	CLNT RPC DATE
19-12-2013		317.11	
PACKAGE DESCRIPTION	Contact Details 3	Last Traced	CLNT WRITEOFF DTE
11B			
TARIFF PLAN	Contact Details 4	JUDGEMENT INDICATOR	C.PTP RECORDED
SMART LIGHT			
BALANCE BILLED	Contact Details 5	LST CLNT PAY DATE	C.PTP RECRDING AVAIL
4759.11			

ADDITIONAL CUSTOMER DEBTOR INFORMATI

■ - Number Value
 ■ - Yes/No Value
 ■ - Date Value
 ■ - Money Value
 ■ - Text

INTERNAL UPDATE

0.0 %
ON
CALL

PTP

Quick Note

Skip Trace

Debtor Query

More ...

Save

Diarise

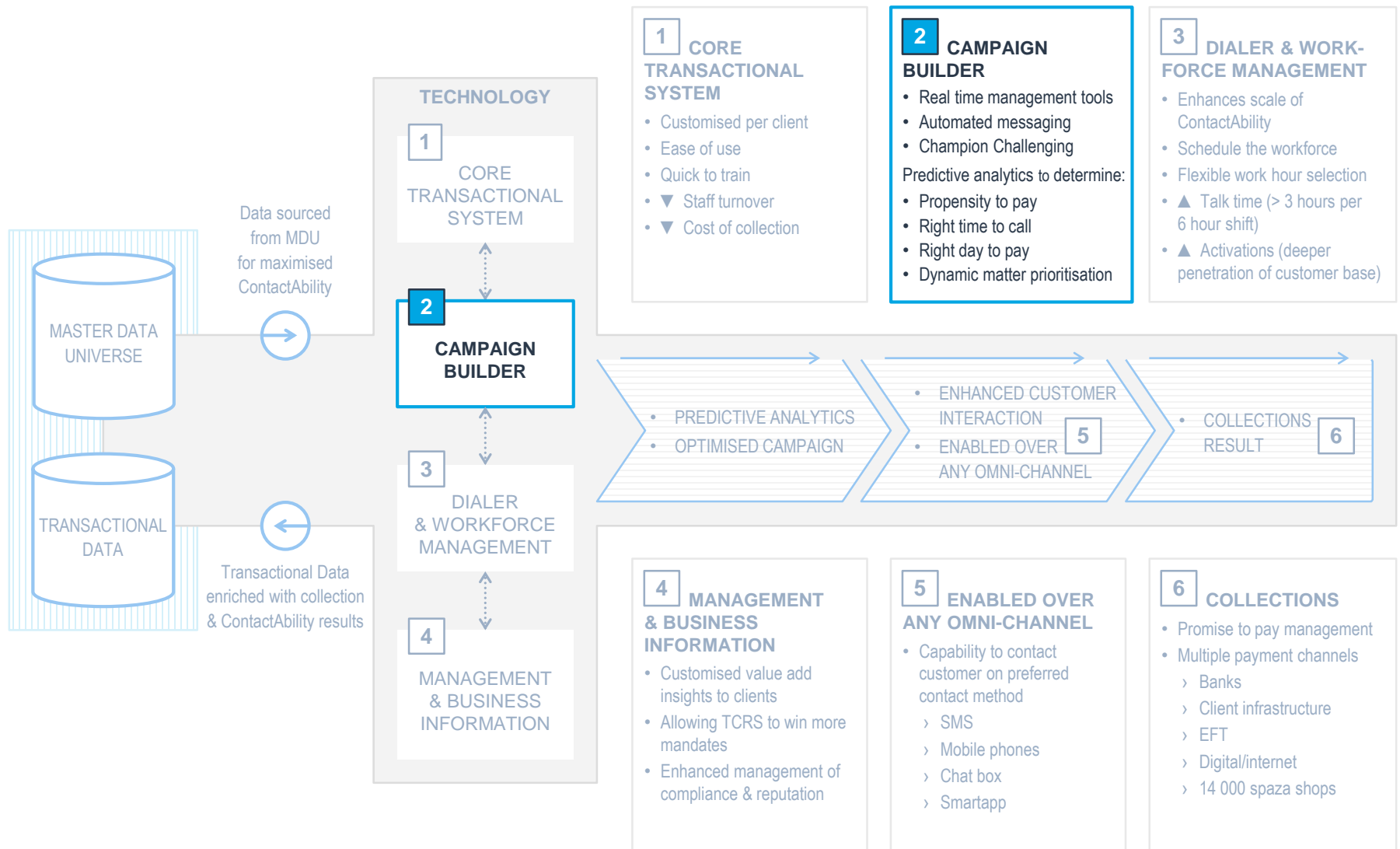
Forward To

Shifts/Queues

Discounts

Date

SCALABLE TECHNOLOGY COLLECTIONS PLATFORM



CAMPAIGN BUILDER

PRIORITISED AUTOMATIC SCHEDULING SYSTEM

Cpawss on LegalServ10

ALL LETTERS SMS WEB DOC VIEWER E-LETTERS E-MAIL

DIG 1 DIG 5 DIG 9 DIG 13

5660 5661 5733 5692

DIG 2 DIG 6 DIG 10 DIG 14

5646 5782 5715 5811

DIG 3 DIG 7 DIG 11 DIG 15

5722 5818 5772 5781

DIG 4 DIG 8 DIG 12

5754 5717 5692

NEXT

PREVIOUS

SELECT ALL

DESELECT ALL

TW ONLINE 15_DIG_GROUP

DIG 1	DIG 2	DIG 3	DIG 4	DIG 5	DIG 6	DIG 7	DIG 8	DIG 9	DIG 10	DIG 11	DIG 12	DIG 13	DIG 14	DIG 15
5660	5646	5722	5754	5661	5782	5818	5717	5733	5715	5772	5692	5692	5811	5781
0-2	3-7	8-14	15-30	31-60	61-90	91-120	121-150	151-180	181-210	211-240	241-270	271-360	360+	INKNOW
196	159	558	12853	15267	22249	13409	8411	4275	2414	1686	1141	2681	657	0
Charcoal	Ore	Bronze	Copper	Copper +	Silver	Gold	Titanium	Platinum	Platinum +					
472	1063	23375	62	8	5136	17027	31274	7538	1					
Non Payer	Diamond	Emerald	Sapphire	91-120	121-150	151-180	181-210	211-240	241-270	271-300	301-330	331-360	361-390	>390
29906	25338	10527	4908	2897	1270	1769	1365	1197	914	812	739	473	375	3466
Active	Query	Legal	Admin	Frozen	Diary Act	Diary Inact	Alt.LGL	D.Orders						
71729	83	0	0	688	512	1	0	12943						
		STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS
Work	W + 0	H + W	H W 0	Other	H + 0	Home	No Tel							
396	25369	215	19655	16580	22268	237	1236	Telephone	Telephone	Telephone	Telephone	Telephone	Telephone	Telephone
50-200	200-500	500-1K	1k-1.5k	1.5k-2k	2k-3k	3k-5k	5k-7.5k	7.5k-10k	10k-25k	25k-50k	50k-100k	100k-250k	250k-500k	500k+
1489	10215	20453	15602	11318	13255	9458	3013	775	373	5	0	0	0	0

Global Flag

Sort Order

User Name
FIROZ

CAMPAIGN BUILDER

PRIORITISED AUTOMATIC SCHEDULING SYSTEM

Cpawss on LegalServ10

DURBAN * *PBX: 1070
1 Jun 2017

Strategy

Back

Create Campaign

View

Graphs


Schedule

Client

Global Flag

Sort Order

User Name
FIROZ



40	8:40 - 8:45 TW ONLINE (760) - NIGHT SHIFT ~ 0
45	8:45 - 8:50 TW ONLINE (760) - NIGHT SHIFT ~ 0
50	
55	8:55 - 9:00 TW ONLINE (760) - DO COUNTER RESET ~ 0
9 00	9:00 - 9:05 TW ONLINE (760) - DO CONVERT ~ 0
05	9:05 - 9:10 TW ONLINE (760) - DO REJECTION ~ 0
10	
15	9:15 - 9:20 TW ONLINE (760) - DO Reactivate ~ 0
20	
25	9:25 - 9:30 TW ONLINE (760) - DO RESUBMITTED ~ 0
30	9:30 - 9:35 TW ONLINE (760) - R TIME DO ~ 0
35	9:35 - 9:40 TW ONLINE (760) - DO DELETED PTP ~ 0
40	9:40 - 9:45 TW ONLINE (760) - UNPAID DO ~ 0
45	9:45 - 9:50 TW ONLINE (760) - TW VISION DO ~ 0
50	9:50 - 9:55 TW ONLINE (760) - DO MOVED PTP ~ 0
55	9:55 - 10:00 TW ONLINE (760) - DO SHRT NM CHG ~ 0
10 00	
05	
10	10:10 - 10:15 TW ONLINE (760) - OTHER LINKDO ~ 0
15	10:15 - 10:20 TW ONLINE (760) - TRU LINKDO ~ 0
20	
25	10:25 - 10:30 TW ONLINE (760) - DO REMINDERSC ~ 0
30	10:30 - 10:35 TW ONLINE (760) - SHOP AGAIN ~ 120000
35	10:35 - 10:40 TW ONLINE (760) - EarlyStagePTP ~ 0
40	10:40 - 10:45 TW ONLINE (760) - FF FROZE ~ 0
45	10:45 - 10:50 TW ONLINE (760) - CURE DC1-3 ORE ~ 120000
50	10:50 - 10:55 TW ONLINE (760) - CURE ORE<500 ~ 1
55	10:55 - 11:00 TW ONLINE (760) - RB ORE>500 ~ 1
11 00	11:00 - 11:05 TW ONLINE (760) - 1.5 ORE>500 ~ 1
05	11:05 - 11:10 TW ONLINE (760) - MILL ORE>500 ~ 1
10	
15	
20	
25	11:25 - 11:30 TW ONLINE (760) - ORE HOTEL ENR ~ 0
30	11:30 - 11:35 TW ONLINE (760) - TRIGGER ~ 0
35	
40	11:40 - 11:45 TW ONLINE (760) - NewData ~ 0
45	11:45 - 11:50 TW ONLINE (760) - EnrichedNewHO ~ 0

** CAMPAIGN **

Jun 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1
2	3	4	5	6	7	8

Today 01-06-2017

PBX Group
1070

Call Centre
DURBAN

Total Users in Group
96

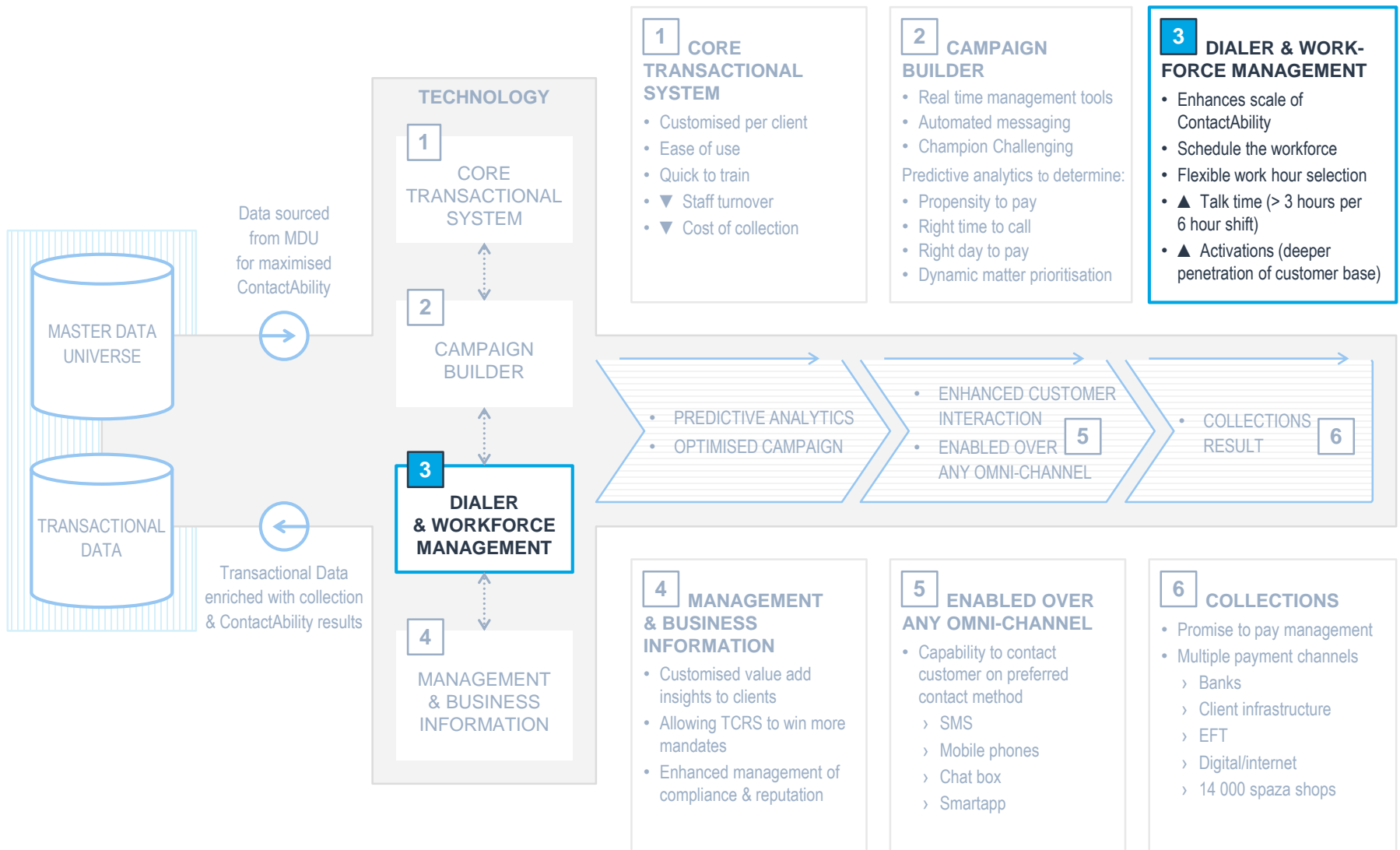
Max. Matters (per Day)
23040

Clients

TW ONLINE * 760

Total Matters:
240023

SCALABLE TECHNOLOGY COLLECTIONS PLATFORM



DIALER MANAGEMENT CONSOLE

Wallboard x
mbdnobwebm1/Harmony/Wallboard/Views/Wallboard.aspx#

Harmony

Agent Stations

firstPage previousPage (1 of 29) nextPage lastPage sort...

1[Group 92]
NONGCEBON
ATN5
connected
00:00:58
selectOption...

2[Group 12]
NOKUTHULAR1
BAYP
connected
00:00:03
selectOption...

3[Group 27]
NOZUKOJ
MTNS
afterCall
00:00:00
selectOption...

4[Group 28]
PHILED
MTSP
waiting
00:00:18
selectOption...

5[Group 113]
SINDISIWEM3
CCFP
afterCall
00:00:31
selectOption...

6[Group 18]
PRUDENCEM
JD1P
connected
00:03:44
selectOption...

7[Group 38]
KISHALYAG
CTWO
connected
00:00:23
selectOption...

10[Group 3]
BASEGOR
EDCF
connected
00:01:21
selectOption...

11[Group 51]
MALESELAM
LPTR
afterCall
00:01:01
selectOption...

12[Group 37]
LUHELLES
TDC7
connected
00:00:14
selectOption...

13[Group 38]
RONNELM
CTWO
connected
00:01:21
selectOption...

14[Group 78]
RONALDM1
SBLG
afterCall
00:00:00
selectOption...

15[Group 42]
DUMILEZ
ABAC
connected
00:00:52
selectOption...

16[Group 1]
LOUISEF1
EDC
waiting
00:00:51
selectOption...

19[Group 28]
MISHACKM
TELG
waiting
00:00:08
selectOption...

20[Group 74]
NTOMBENHLEN
MPCO
connected
00:01:03
selectOption...

firstPage previousPage (1 of 29) nextPage lastPage

Agent Stations by Status

filter active filterAnd

firstPage previousPage (1 of 1) nextPage lastPage

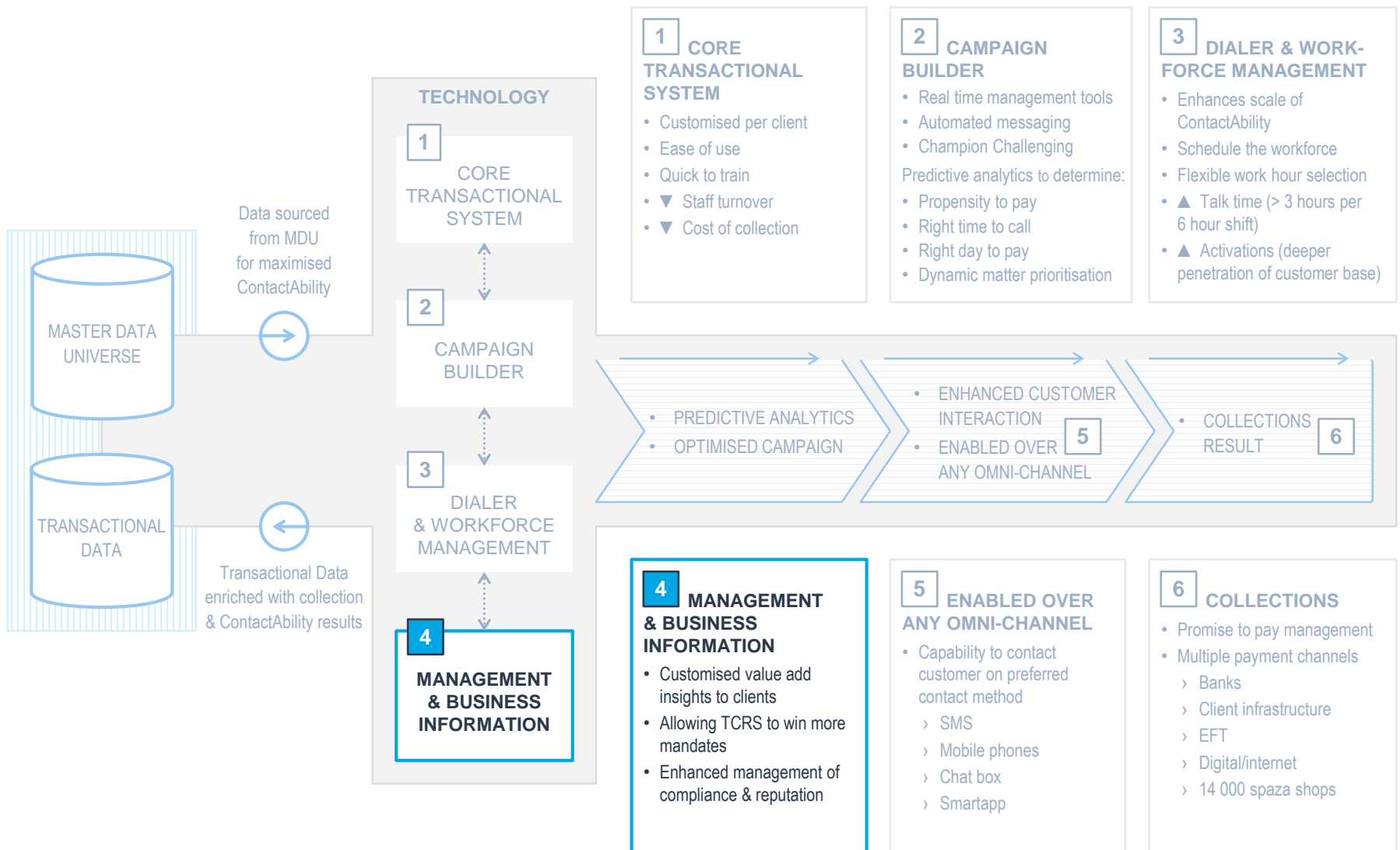
State	Count
afterCall	111
connected	246
paused	13
waiting	198

WORKFORCE MANAGEMENT SYSTEM

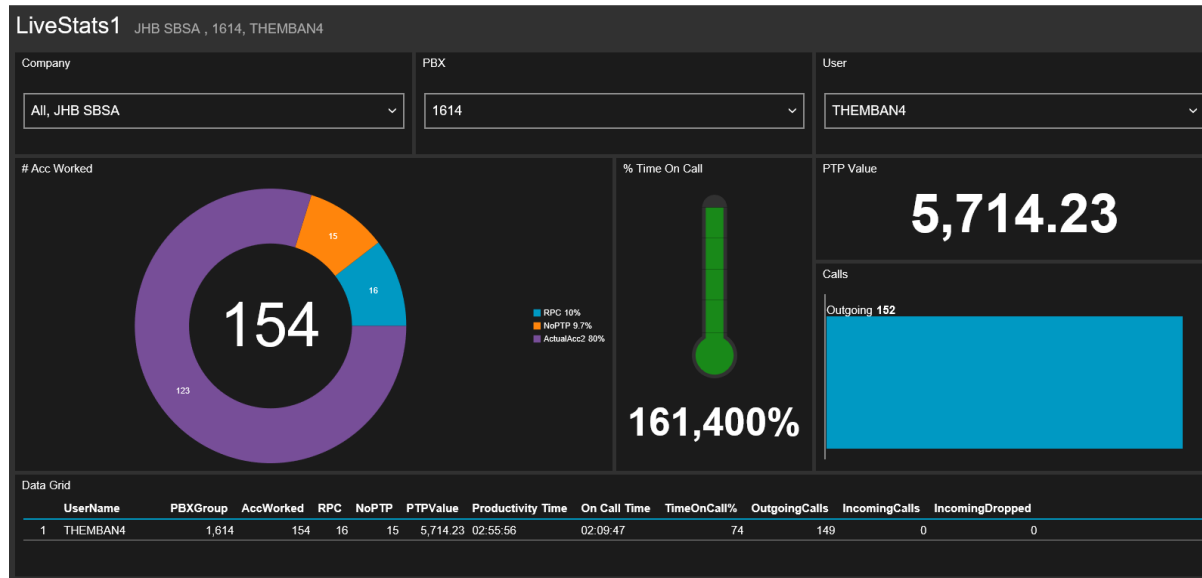
PREDICTED AGENTS ROSTER FOR THE FOLLOWING WEEK

Name	Payroll	Team	Strand name	Mon 05 Jun 2017	Tues 06 Jun 2017	Wed 07 Jun 2017	Thurs 08 Jun 2017	Fri 09 Jun 2017	Sat 10 Jun 2017	Sun 11 Jun 2017
REBONES1	XFQZ	MAFIKA NKOSI	ASJD	0730-1500	0730-1500	1500-2030	0900-1430	0730-1500	DAY OFF	DAY OFF
MIKATEKOM	X5RC	MAFIKA NKOSI	ASJD	1500-2030	0900-1430	0730-1500	0730-1500	0730-1500	0730-1400	DAY OFF
APHILILEM	XFR6	NOMSA MABENA	ASJD	0730-1500	0730-1500	0730-1500	0730-1500	0730-1500	DAY OFF	DAY OFF
NTOMBENHLEZ	XDI6	NOMSA MABENA	ASJD	0730-1500	0730-1500	0730-1500	0730-1500	1500-2030	DAY OFF	DAY OFF
CHAROLG	XF92	MAFIKA NKOSI	ASJD	0730-1500	0730-1500	0730-1500	1500-2030	0900-1430	0730-1300	DAY OFF
SHABA117	X30I	TEBOHO HLABANE	EDC	0730-1500	0730-1500	0730-1500	0730-1500	0730-1500	DAY OFF	DAY OFF
THAMIMA	X41T	MPHO TSOTETSI	EDC	0730-1500	0730-1500	0730-1500	1500-2030	0900-1430	0730-1300	DAY OFF
KENTSEM1	XDI9	MPHO TSOTETSI	EDC	1500-2030	0900-1430	0730-1500	1500-2030	0900-1430	0730-1300	DAY OFF

SCALABLE TECHNOLOGY COLLECTIONS PLATFORM



REAL-TIME MOBILE DEVICE FOR MANAGERS



LiveStats1 JHB SBSA , All

Data Grid												
User Name	PBXGroup	AccWorked	RPC	NoPTP	PTPValue	Productivity Time	On Call Time	TimeOnCall%	OutgoingCalls	IncomingCalls	IncomingDropped	
1	ZIYANDAM4	492	36	2	0	0	01:11:23	00:45:58	64	44	0	0
2	GERMINAHB	492	83	12	8	1,750	04:17:55	02:30:50	58.00	94	2	2
3	ZITHULELES	1,276	15	2	0	0	00:20:17	00:17:43	87	15	1	0
4	TSHEPOM24	1,276	6	0	0	0	00:05:03	00:03:45	74	6	0	0
5	SITHEMBISOM1	1,276	0	0	0	0	00:00:00	00:00:00	0	0	0	0
6	SIMPHIWEF	1,276	0	0	0	0	00:00:00	00:00:00	0	0	0	0
7	MPHOMAL	1,276	80	10	5	3,768.66	01:47:33	01:09:45	65	80	0	0
8	MAKOMAM	1,276	22	3	0	0	00:19:06	00:13:15	69	23	0	0
9	LUCIAM7	1,276	126	10	10	12,104.24	01:47:21	01:15:41	71	127	3	0
10	KHOLIWEN	1,276	93	8	3	520	01:50:34	01:16:06	69	93	0	0
11	KEFILWEM3	1,276	196	14	9	2,618.04	02:21:30	01:41:21	72	200	4	0
12	JANENH	1,276	135	17	12	17,072.72	03:28:59	02:48:12	80	121	3	4
13	FLAVIOJ1	1,276	161	14	12	6,809.51	02:43:31	01:50:26	68	162	0	0
14	CTNTHIAN	1,276	0	0	0	0	00:00:00	00:00:00	0	0	0	0
15	CHRISTINAHM	1,276	149	13	10	2,150	02:35:44	02:10:59	84	148	5	0
16	BOITUMELOR1	1,276	133	19	13	2,700	03:01:06	02:10:53	72	132	1	0
17	ASADAM	1,276	129	8	9	2,926	02:39:11	01:34:32	59	128	0	0
18	ADELAIDEM3	1,276	139	21	9	1,502	03:05:21	02:16:47	74	139	0	0
19	THEMBAN4	1,614	154	16	15	5,714.23	02:55:56	02:09:47	74	149	0	0
20	THARUSHKAR	1,614	153	6	7	1,750	03:32:16	02:48:00	79	153	0	0
21	TEBELLOG1	1,614	113	8	8	2,600	03:31:42	02:49:52	80	113	1	0
22	SIMANGALISON1	1,614	166	16	11	3,000	02:17:45	01:46:53	78	190	1	0
23	REATLEHILEM	1,614	5	1	0	0	00:09:48	00:05:57	61	4	0	0

AGENT SUMMARY

1	DAILY AGENT SUMMARY																			
3																				
4	Row Labels	#AccsWrkd	#Calls	.TalkTime	#Connects	#RPC	NRPC	#PTPs	%PTP	#DBO	%DBO/PTP	PTPval	#Pmts	Collected	DBO	AvgPmt	AvgPTP val	Kept Ratio	PTPvalDue	PTPKeptVal
6	NATALIEN2	7 117	7 342	145:28:47	7 278	2 216	30%	807	36%	197	24%	610 466	726	387 152	156 397	533	756	28%	586 820	163 767
7	FEZILENI	8 534	8 701	143:05:33	8 681	1 738	20%	520	30%	113	22%	419 072	402	236 818	98 112	599	806	28%	433 575	121 694
8	GUGUBRIDGETN	6 474	6 602	140:11:40	6 588	2 055	31%	896	44%	176	20%	576 168	640	308 101	110 859	481	643	27%	512 058	136 806
9	FIKILEZ2	6 579	6 714	138:40:50	6 683	1 999	30%	701	35%	128	18%	457 006	509	262 303	81 004	515	652	28%	434 750	121 053
10	ROMALDAW	7 708	8 127	138:07:36	7 805	1 177	15%	663	56%	94	14%	155 616	286	64 740	28 563	226	235	18%	140 963	24 969
11	SINDISIWEA	7 746	7 915	137:13:26	7 862	1 390	18%	772	56%	132	17%	535 421	497	269 103	79 678	541	694	24%	571 281	136 094
12	SALAMMAN	6 069	6 204	136:49:44	6 190	1 454	23%	698	48%	168	24%	456 945	582	315 810	112 038	543	655	34%	429 470	147 357
13	TAVANASHNIA	5 830	6 398	134:11:04	6 396	1 493	23%	620	42%	150	24%	631 088	478	461 756	164 980	966	1 018	39%	528 074	207 275
14	XOULEMI	4 594	6 606	133:47:55	4 989	497	10%	369	74%	60	16%	120 510	195	56 345	18 409	289	327	29%	111 960	32 834
15	BENICER	5 186	5 315	132:57:22	5 278	1 336	25%	730	55%	168	23%	483 966	634	371 888	188 454	587	663	31%	590 598	166 404
16	ELIZABETHN	5 544	6 167	131:26:33	6 097	1 018	17%	624	61%	170	27%	664 489	659	556 329	272 322	844	1 065	39%	708 071	278 507
17	LONDIWEM	5 996	6 132	129:56:40	6 087	1 108	18%	430	39%	105	24%	292 264	228	131 679	72 750	578	680	28%	281 780	78 726
18	KHULEKANIN	6 397	6 596	129:17:02	6 492	1 048	16%	578	60%	116	18%	152 671	207	46 420	23 690	224	240	22%	134 734	29 839
19	KGABOM2	7 364	7 602	129:02:04	7 435	1 278	17%	555	55%	70	10%	156 804	587	141 870	34 424	242	235	28%	207 267	57 145
20	THABANAR	5 893	10 447	128:58:49	5 686	1 278	22%	578	57%	108	16%	951 071	158	74 968	4 514	474	1 338	7%	723 173	53 379
21	BHABITHAR	6 399	6 508	128:45:08	6 488	1 278	19%	578	55%	70	10%	127 300	302	83 269	67 862	276	308	10%	155 048	15 107
22	ESTHERAP	6 878	7 004	128:43:41	6 976	1 278	17%	578	69%	56	14%	456 453	421	209 597	91 750	498	684	30%	391 809	118 611
23	NOBUHLEZ	5 151	5 300	127:36:58	5 255	983	19%	616	63%	106	17%	440 491	444	230 163	59 088	518	715	24%	469 315	110 546
24	NADALEENP	5 524	5 689	127:03:47	5 687	734	13%	567	77%	92	16%	176 506	247	40 896	30 452	166	311	8%	166 081	13 875
25	PAULINEM3	6 234	7 103	126:13:36	6 479	1 525	24%	389	26%	121	31%	107 639	610	169 736	112 838	378	277	35%	113 739	39 949
26	NOSIKHUMBUZON	5 011	5 423	124:55:04	5 243	1 161	22%	495	43%	136	27%	118 045	322	74 733	58 669	232	238	24%	128 916	31 191
27	JENNIFERN	4 797	5 033	123:45:06	5 005	756	15%	537	71%	131	24%	144 250	414	86 949	59 114	210	289	13%	150 158	19 606
28	LALITHAC	4 600	4 700	123:22:19	4 670	839	18%	364	43%	85	23%	226 906	209	107 031	25 747	512	623	35%	196 463	68 233
29	BOITSHOPOM1	5 329	5 461	123:06:12	5 451	850	16%	514	60%	170	33%	375 458	510	303 631	187 031	595	730	39%	345 638	134 095
30	VIGASHREEN	7 012	7 462	123:03:45	7 394	1 035	14%	467	45%	194	42%	189 700	505	191 601	137 156	379	406	45%	150 325	67 960
31	VALECIAC	5 027	5 966	123:03:27	5 252	818	16%	357	44%	72	20%	73 996	310	177 304	163 853	572	207	12%	77 704	9 466
32	BAMPHURILES	5 129	6 183	122:20:26	5 410	690	13%	402	58%	113	28%	140 336	550	162 834	106 991	296	349	29%	128 657	36 967
33	NOMALANGAM2	5 396	6 352	121:22:32	5 688	697	12%	305	44%	81	27%	91 779	350	88 784	46 400	254	301	40%	88 498	35 298
34	TRISHANH	5 527	5 648	121:06:59	5 620	1 682	30%	701	42%	180	26%	463 645	649	357 768	188 388	551	661	33%	461 749	153 848
35	NOKUBONGAM2	8 095	8 260	120:41:19	8 239	1 119	14%	638	57%	122	19%	445 808	474	268 436	99 660	566	699	27%	438 854	119 853
36	VASANTHAT	6 566	6 709	119:54:28	6 678	2 009	30%	581	29%	194	33%	374 574	456	248 185	139 845	544	645	30%	344 127	104 712
37	TEVERLENEG	5 132	5 365	119:13:25	5 343	1 007	19%	326	32%	100	31%	89 814	125	29 532	12 718	236	276	35%	63 623	24 474
38	KULSUNT	4 734	4 902	119:06:03	4 847	842	17%	377	45%	121	32%	256 182	375	195 713	115 431	522	680	33%	232 213	76 399
39	SIPHAMANDLAK	6 446	6 598	118:49:07	6 595	922	14%	353	38%	75	21%	115 713	232	46 745	35 850	201	328	7%	140 190	10 390
40	NOMALANGAM4	5 630	5 787	118:42:22	5 688	832	15%	378	45%	71	19%	112 294	91	19 364	15 568	213	297	8%	117 487	9 451
41	TINYTHULLEN	5 549	5 692	118:33:39	5 654	1 210	21%	385	32%	81	21%	151 699	271	112 502	49 549	415	384	32%	145 483	46 915
42	HAPPINESSN1	6 295	6 438	118:32:27	6 390	1 299	20%	602	46%	97	16%	148 664	380	76 128	39 455	200	247	18%	128 556	23 652
43	THEMBEKAK1	5 187	5 337	118:31:42	5 331	1 438	27%	483	34%	44	9%	275 988	217	137 615	28 183	634	571	39%	240 655	93 023
44	NONKULULEKOM6	5 177	5 408	118:26:24	5 339	1 232	23%	338	27%	65	19%	95 986	112	24 078	12 348	215	284	19%	80 752	15 100
45	JABULANIDI1	5 612	6 118	118:19:46	5 862	933	16%	475	51%	56	12%	122 908	109	31 568	7 489	290	259	21%	105 195	22 250

Type

- Agency
- JV
- Principal
- Public Sector
- Right to Co...
- (blank)

Sector

- Bank & Finance
- Bank Tier 1
- Education
- Insurance
- Life Style
- Other
- Public sector
- Retail

Month

- 5
- 6

Ddate

- 2017-05-31
- 2017-06-01
- 2017-06-02
- 2017-06-03
- 2017-06-04
- 2017-06-05
- 2017-06-06
- 2017-06-07

DayName

- Friday
- Monday
- Saturday
- Sunday
- Thursday
- Tuesday
- Wednesday

ClientCode

- 10252
- 10251
- 10250
- 10249
- 10248
- 10247
- 10246
- 10245

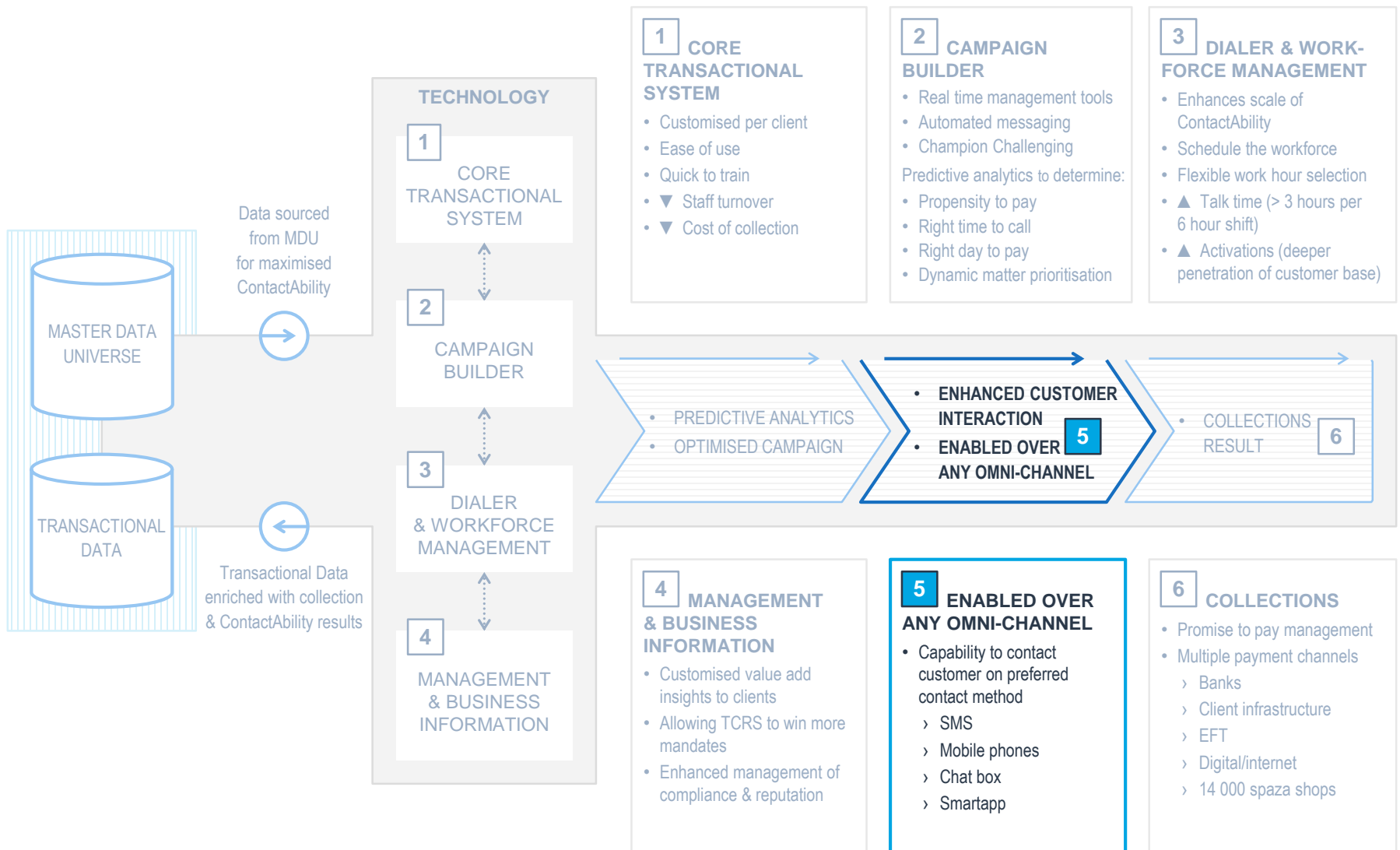
Branch

- Botswana
- Cape Town
- Durban
- Hyde Park
- Johannesburg - 1...
- Johannesburg - M...
- Mahikeng
- Polokwane

Department Description

- Call Centre - Bots...
- Call Centre - Cape...
- Call Centre - Com...
- Call Centre - Durb...
- Call Centre - Durb...
- Call Centre - Emfu...
- Call Centre - High...
- Call Centre - JHB CS

SCALABLE TECHNOLOGY COLLECTIONS PLATFORM



ENABLED OVER ANY OMNI-CHANNEL

VOICE AT SCALE

- ~1 000 000 out bound calls per day
- ~ 300 000 connected calls to a live person per day
- ~ 60 000 confirmed Right Party Contacts (RPC's) per day
- ~ 40 000 payment commitments (PTP's) per day

SMS

- ~ 16 000 000 SMS per month as batch or individual triggered by agent
- 2 way SMS option

E-MAIL & E-LETTER

- ~ 3 000 000 E-Letters per month as batch or individual triggered by agent

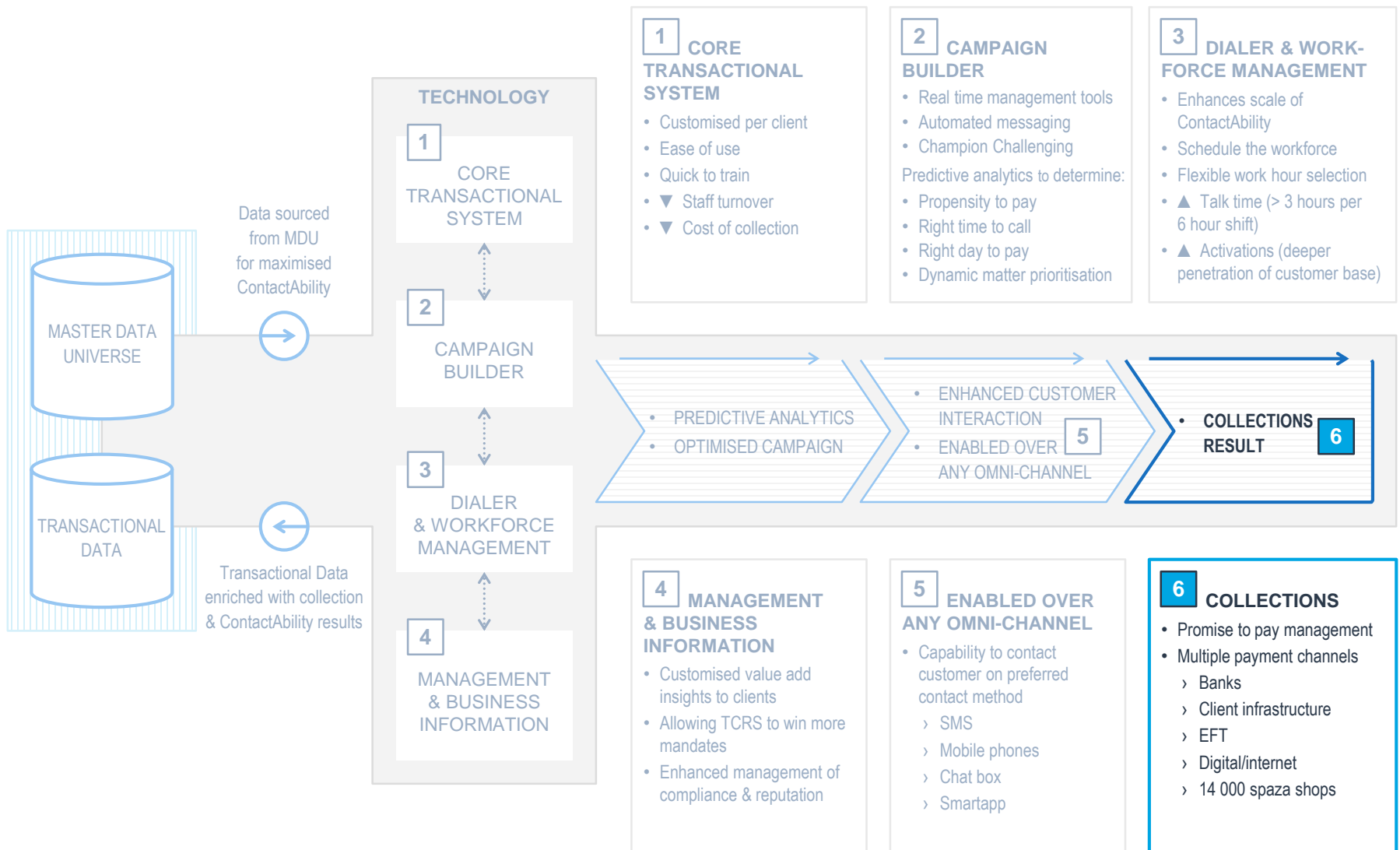
MOBILE APPLICATION

- Credit Health application

CHAT

- Maturing this for the “High Value” & “Millennials”

SCALABLE TECHNOLOGY COLLECTIONS PLATFORM



- **We operate & experiment with all available payment channels**
 - › From traditional bank accounts, through client retail infrastructure, through payment portals, to Kazang (spaza shops)
- **Debit order & NAEDO**
 - › TCRS manages a NAEDO strategy that varies each month
 - › This is managed through our specialist company Transaction Capital Payment Solutions
 - › We model & predict when the NAEDO strike will be most effective
- **Client & TCR bank account Payment Files**
 - › We load over 400 different payment files from various clients & banks automatically every day so that the balance reflected on each account is up to date

TRANSACTION
CAPITAL
RISK
SERVICES

2017

CONCLUSION

DAVE McALPIN (CHIEF EXECUTIVE)

CONCLUSION

SUMMARISING TCRS' MARKET POSITIONING & COMPETITIVE ADVANTAGE

DATA & ANALYTICS

Generating in-depth insights from the continuous collection of accurate & valuable data to develop a consolidated view of an individual that enables precise & informed internal & external decisioning

TECHNOLOGY

Innovative & bespoke technology systems that drive superior performance & efficiency

PEOPLE

Proactive workforce management & technology facilitate a flexible & dynamic servicing capability able to meet a client's unique requirements

TCRS leverages its technology, data & analytics in its sizeable scalable platform to drive profitable growth

Compliance & reputation



- ... is the market leader
- ... in an attractive market
- ... positioned for growth
- ... on a scalable platform
- ... delivering superior, risk adjusted returns
- ... that are predictable & cash generative &
- ... from a defensive business model

TRANSACTION
CAPITAL
RISK
SERVICES

2017

THANK YOU
QUESTIONS

DISCLAIMER

This presentation may contain certain "forward-looking statements" regarding beliefs or expectations of the TC Group, its directors and other members of its senior management about the TC Group's financial condition, results of operations, cash flow, strategy and business and the transactions described in this presentation. Forward-looking statements include statements concerning plans, objectives, goals, strategies, future events or performance, and underlying assumptions and other statements, which are other than statements of historical facts. The words "believe", "expect", "anticipate", "intend", "estimate", "forecast", "project", "will", "may", "should" and similar expressions identify forward-looking statements but are not the exclusive means of identifying such statements. Such forward-looking statements are not guarantees of future performance. Rather, they are based on current views and assumptions and involve known and unknown risks, uncertainties and other factors, many of which are outside the control of the TC Group and are difficult to predict, that may cause the actual results, performance, achievements or developments of the TC Group or the industries in which it operates to differ materially from any future results, performance, achievements or developments expressed by or implied from the forward-looking statements. Each member of the TC Group expressly disclaims any obligation or undertaking to provide or disseminate any updates or revisions to any forward-looking statements contained in this announcement.