



# SKIPTRACE & PORTFOLIO MONITORING

**Addresses and telephone numbers change.**

**Loan contracts get opened, closed, some go on default and at times are written off. Save time, money, and effort by automating the process of tracking these changes. Creditinfo's suite of monitoring and skip tracing tools provide prompt, practical and current data that helps portfolio and recovery managers prioritize, collect and be up to date with events occurring in their portfolios.**



# Skip Trace

## Product Description

Creditinfo Skip-trace product is a tool that allows financial institutions to identify and maintain current addresses and phone numbers of their customers, a critical aspect of debt recovery efforts. It provides accurate data from unique sources helping you locate customers, identify right party contact, and improve your hit rates.

The report contains all information about searched customer as reported by all credit data providers to the credit reference bureau.

## List of Standard Functionalities

FUNCTIONALITY	DESCRIPTION
Skip Tracing	Skip Tracing is performed using standard search options; National ID, Passport, Military Service IDs and Alien IDs.
Skip Trace Report	Report displaying found information on searched client
Data	<ul style="list-style-type: none"><li>• All historical names of the subject</li><li>• All distinct telephone numbers reported to subject</li><li>• All distinct emails</li><li>• All distinct addresses</li><li>• All distinct employers</li><li>• Additionally, for each found employer in the database: All distinct contacts: emails, addresses, and telephone numbers</li><li>• Additionally, Skip Trace report contains all contact information for Guarantors and Co-debtors in the same format (value + last updated date) including historical names of subjects.</li></ul>
Validity Dates	Each data item on the report contains two dates: Valid From (Date when information was first reported) and Valid To (empty, if information is still valid).

## Delivery

As with all other Creditinfo reports, Skip Tracing can be done through our online **web interface** or by using our **API**. The report presentation is in PDF and CSV file for bulk records i.e., 1000+ records.

# Portfolio Monitoring

## Overview

Creditinfo Monitoring is a solution designed to automatically inform credit providers about key credit events or changes of their customers elsewhere in the market.

<b>WHY</b> ?	To give you advanced warning of customer risk profile changes. To give you the opportunity to take actions before critical performance issues take place. To save you / make you money.
<b>WHO</b> ?	Your entire portfolio.
<b>WHEN</b> ?	Evaluation of events and changes is automatically carried out during each night by Creditinfo.
<b>HOW</b> ?	Alerts are emailed each day to your nominated staff with full details of each triggered alert.

## Benefits

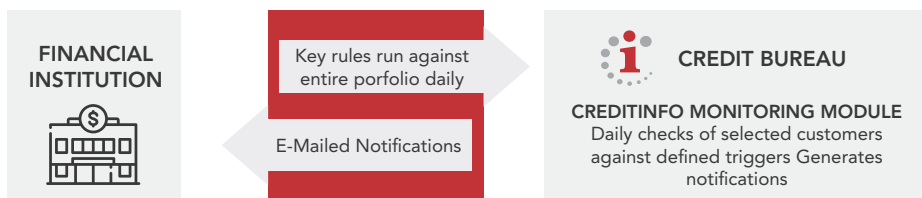
Monitoring is useful in the management and collection stages of the credit life cycle.

- Reduce NPL exposure
- Improve collections.
- Upsell/Cross-sell to the right customers.

## Simplicity

All customers are checked against key rules each night by Creditinfo. Should any rule be triggered an e-mail alert is sent with full details.

## Portfolio Monitoring – How It Works



## CREDITINFO Monitoring Rules and Parameters\*

The alerts are grouped into 3 different categories i.e Red, Orange and Green categories, each category based on rules and parameters set to alert the lender in case of any changes in each customer's activity in the market.

### Example of Rules and Parameters

NAME OF RULE	FIELD	TYPE	SHORT DESCRIPTION
INQUIRY		Event	New Inquiry has been made on the client from the portfolio
SUBJECT INFO	First Name, Last Name, Full Name, Main Address, Contacts	Event	Change of client's surname, company name or contact information
SC RISK GRADE		Event	Scoring risk grade (A1, A2 etc) has been changed
NEW CONTRACT	Contract Code	Event	New loan has been issued to the customer
CLOSED CONTRACT	Contract Phase	Event	The customer has finished paying a loan

### Delivery

Monitoring contains an API that allows integration with our system to check for alerts triggered on the portfolio being monitored. The alerts are sent through in form of email which contains the customer's Biodata and a description of the changes that have occurred.

### Pricing

UNLIMITED	MONTHLY FLAT FEE
Skip trace inquiries	Subject to volumes
Portfolio Monitoring	Subject to volumes

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