

My Credit Manager

Fully Automated and Digital

*Managing your Trade Credit Risk with seamless effort
and speed in uncertain economic and trading conditions*

Your peace of mind in Trade Credit

Business at the speed of light



DIGITAL CREDIT SYSTEMS

Where Design and Strategy converge

INTRODUCTION:

Digital Credit Systems was founded specifically with the intention to assist businesses in accelerating their Trade Credit Decision-making and Trade Credit Risk Management processes by empowering our clients with the most powerful and advanced Trade Credit Risk Systems, whilst guaranteeing our solutions with Instant Trade Credit Insurance options.

DIGITAL CREDIT SYSTEMS ADOPT THE FOLLOWING PRINCIPLES AS PUBLISHED BY MCKINSEY & COMPANY IN JULY 2016:

Digital credit risk management uses automation, connectivity, and digital delivery and decision making to create value in three ways:

PROTECT REVENUE
5-10% OF OPPORTUNITY

Meeting customer demand for digital services (real-time decisions, self-service credit applications)

Minimizing risk of losing good customers to competitors as a result of slow approval processes

Integration with third parties for credit (fintech companies, peer-to-peer lending)

Dynamic risk-adjusted pricing and limit setting

REDUCE COST OF RISK MITIGATION
10-25% BETTER PREDICTIONS

Advanced analytics and machine learning increase accuracy of risk models (admission, monitoring, workouts) and reduce number of judgment-related errors

Integration of new data sources (internal, external, unstructured) to generate better insights and make better decisions

Real-time data processing, as well as digital-risk reporting and monitoring for forward-looking risk management

REDUCE OPERATIONAL COSTS
20% OF OPPORTUNITY OVERALL

Digitized process execution to ensure that time and resources are spent in value-adding activities

Standardized inputs and outputs and paperless credit risk processes

Automated credit workflow to minimize manual data loading and errors

MY CREDIT MANAGER IS YOUR GO-TO SYSTEM FOR RESPONSIBLE TRADING AND PEACE OF MIND:

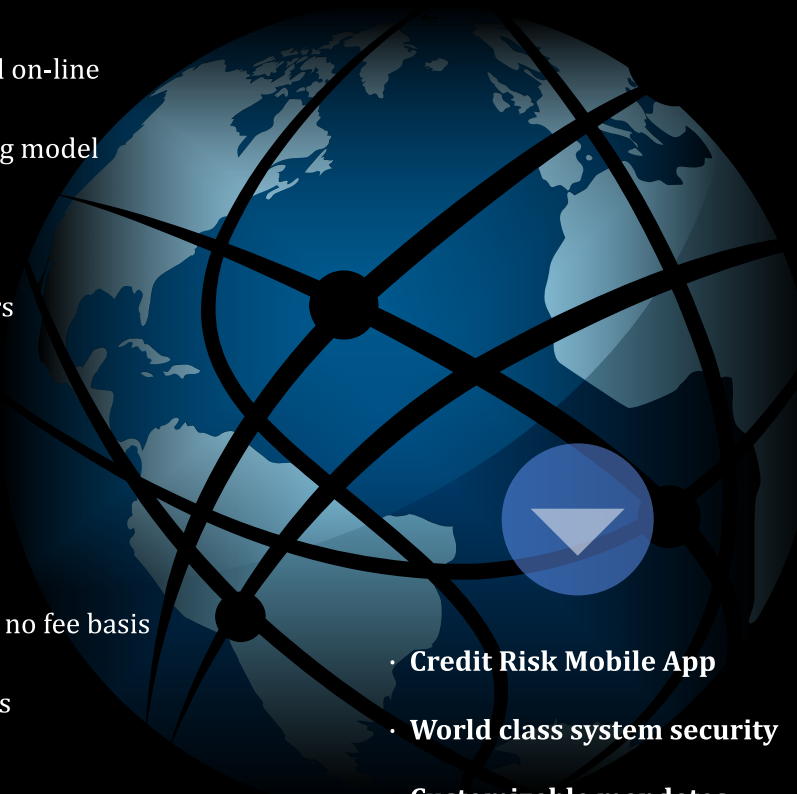
- Operate legally within the National Credit Regulators framework
- Increase your turnover in sales
- Improve your cash-flow
- Minimize your bad debts
- Improve your profitability

FULLY AUTOMATED AND DIGITAL PROCESS



YOUR COMPETITIVE EDGE IN MANAGING YOUR TRADE CREDIT RISK:

1. Smart electronic credit applications personalised and on-line
2. An automated and digital analytical credit risk scoring model
3. Quality trade credit-decisions made within seconds
4. Constant background risk monitoring on your debtors
5. Financial statement analysis at the push of a button
6. Account management with smart reporting
7. Centralised credit document storage
8. Professional debt collection platform on a no success no fee basis
9. Capability to instantly blacklist your defaulting clients
10. Debtor financing and invoice discounting options
11. Trade credit insurance options



- **Credit Risk Mobile App**
- **World class system security**
- **Customizable mandates**
- **Daily management reports**
- **Month to month contract**

VISION STATEMENT:

Our vision is to continually develop and embrace new digital technologies incorporating "Big Data" strategies by integrating into various platforms to increase the quality and speed of Credit decision making and Credit Risk management.

MISSION STATEMENT:

It is Digital Credit Systems mission to give our clients the confidence and security to trade and grow safely according to their vision by supplying them with advanced Trade Credit systems and Credit Risk tools that allow them to make Trade Credit decisions within the quickest possible time. With our passion and professionalism we will provide not just systems but a positive Credit Risk Management customer experience.