



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 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	
<p>Which is your company's primary Credit Bureau?</p> <p>If 'Don't use a Credit Bureau' or 'Don't know', please complete 'Capacity to develop and share data' section</p>	CPB - Consumer Profile Bureau
	Experian
	ITC Credit Bureau (Pty) Ltd
	TransUnion
	VCCB - VeriCred Credit Bureau
	XDS - Xpert Decision Systems
	Don't use a Credit Bureau
	Don't know
4. Number of Records	
<p>Number of consumer accounts / records on file</p> <p>If 'Don't know', please complete 'Capacity to develop and share data' section</p>	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)	
<p>Type of CFI</p>	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	
<p>Industry Category</p>	Secured Banks
	Retail Apparel
	Telecommunication
	Unsecured
	Life Insurance
	Non-Life Insurance (short term)
	Other - Debt Collectors or Debt Purchasers
	Furniture Retail
	Secured Vehicle Finance
	Subscription
	Secured Other Financial Institutions
	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:

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:

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
	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
How long will it take your company to develop?	
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
Are you willing to attend a workshop / training course on the onboarding and submission requirements?	Yes
	No
13. SACRRA's Office Details	
<p>Please submit this Assessment Form to info@sacra.org.za</p> <p>T: 087 701 3254 E: info@sacra.org.za or sacra@sacra.org.za W: www.sacra.org.za</p>	