



From the Executive Director's Desk



Magauta Mphahlele
Executive Director

Innovation, partnerships, and the countdown to the 2nd Africa Credit & Risk Reporting Conference

Introducing the SACRRA Data Submission Monitor

You spoke. We listened. Through engagement with both members and stakeholders, it became clear that there was a pressing need for an up-to-date overview of data submission trends. Our members wanted data-centric information that reflects national consumer credit and risk data sharing trends, that would provide insights into submissions by different industry sectors and the type of products being submitted.

The result? The **SACRRA Data Submission Monitor (SDSM)**, the latest addition to our suite of offerings. Developed in collaboration with Ilana Melzer and the team at **71point4**, a data science and strategic research consultancy based in Cape Town, the SDSM overlays intelligence against the broader industry, and consumer credit and risk trends are updated every quarter, alerting users to changes in sectors and product types submitted.

Built to accommodate all the users in the credit and risk ecosystem, including regulators to credit providers, data contributors, analysts, and policymakers, the SDSM aims

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to empower better decision-making, inspire data-driven conversations, and promote the responsible sharing of information in a way that ultimately protects and benefits consumers.

Updated quarterly and published two months after each quarter's close, the Monitor will provide:

- The average submission volumes across all six authorised credit bureaus
- Sector and product-level insights
- Integration with NCR market indicators
- Contextual explanations and notes on data sources and methodologies

Importantly, no personal or identifiable data is ever displayed, in line with our commitment to data privacy and responsible reporting.

Visit SACRRA's website (www.sacrra.org.za), under the Resource tab, click on the Data Submission Monitor tab, or click [HERE](#).

We look forward to your feedback!

BusCRI recognised as a Key National Project

After many years on the sidelines, **BusCRI** – our flagship project to enable the sharing of business information – has been officially recognised as a key national project by the Presidency through the working group on SME Financing and the Informal Economy. The working group has brought together the Banking Association South Africa, the Department of Trade, Industry and Competition, National Treasury, the



From the Executive Director's Desk *contd.*

Department of Small Business Development, the Presidency, Business Unity South Africa, SACRRA, the National Credit Regulator, the Credit Bureau Association, MicroFinance South Africa and other key bodies to discuss how BusCRI can be fast-tracked, including making possible changes to the Regulations of the National Credit Act.

This is a welcome acknowledgement of the strategic importance of BusCRI in the country's broader economic development and SME development agenda and will provide the traction to get it to the next level. This is a significant project with many moving parts, but I am confident that once the preliminaries have been bedded down, it will be a game changer for the small business sector. Watch this space.

The power of partnerships and stakeholder engagement

Engaging with our stakeholders truly excites me, especially when it comes to facilitating thought leadership and important discussions around data and its contribution to building a more resilient and inclusive credit and risk reporting ecosystem. This quarter saw us strengthening key local, regional and international partnerships, beginning with the joint SACRRA Governing Body and **Credit Bureau Association** EXCO meeting to ensure that, as co-owners of the Data Transmission Hub and signatories to the Memorandum of Agreement with the **National Credit Regulator**, we are strategically aligned on key issues affecting the data sharing ecosystem.

This was followed by a successful benchmarking visit from the **Bank of Namibia**, reaffirming regional cooperation and knowledge-sharing by demonstrating South Africa's data sharing framework and the tools that SACRRA offers to ensure that it is fair, reliable and compliant. We also participated in the **Responsible Finance Forum 2025**, which focused on identifying practical solutions for advancing responsible financial inclusion, with a strong emphasis on consumer protection principles, financial health, and expanding access through digital financial services.

Moving further afield, we joined the National Credit Regulator for a successful exploratory meeting with the **Alliance for Innovative Regulation (AIR)** – a global nonprofit organisation whose mission is to promote a financial system that is “fully fair, innovative, and highly resilient through the responsible use of new technology” – around the importance of consumer-centric regulatory frameworks.

Financial inclusion was also top of mind at the second **Africa Financial Inclusion Summit** and the **2025 Spring ICCR (International Committee on Credit Reporting) Plenary Meeting**, both of which underscored the need for creative solutions, such as BusCRI, to bring access to credit closer to those who need it most. Of particular interest was the discussion, led by Lynette de Beer, Acting CEO, **National Credit Regulator** and Lee Naik, CEO, **TransUnion Africa**, on promoting access to credit for MSMEs through innovation, making a powerful case for public/private collaboration. There was also lively debate on the use of alternate data to promote financial inclusion, and an insightful presentation

on the implications of AI in credit and risk decisions. Credit reporting and the evolving role of credit reporters – especially when it comes to ESG data collection, implementation and monitoring, as well as cross-border information-sharing – was also discussed. What is clear is that promoting financial inclusion for small businesses using new data is a hot topic for all BRICS countries and plays a crucial role in economic growth, as evinced by China, Brazil and India. We have much to learn from our partners in the global south.

On that note, I'm happy to report that we have received a formal invitation to join the **Africa Credit Information Sharing Association (ACISA)**. The timing is particularly poignant, given that ACISA was established following the inaugural Africa Credit & Risk Reporting Conference, held in August last year. ACISA is poised to play a leading role in promoting the sharing of improved credit information, data quality, and inclusive financial systems across Africa. The interim executive committee of ACISA is currently finalising the registration process, and we are pleased to see strong representation from South Africa, with industry leaders such as TransUnion and **XDS South Africa** serving on the committee.

Countdown to 2nd Africa Credit & Risk Reporting Conference

If you haven't already done so, I encourage you to take advantage of the 20% membership discount and book your seat at the 2nd Africa Credit & Risk Reporting Conference, from **18 to 20 August 2025** at Cape Town's Southern Sun Hotel. You can also attend virtually. This year's gathering brings together a powerful mix of voices shaping the future of credit and risk management across the continent. If you have any interest in credit reporting, regulation, fintech, consumer protection, data science, or financial services, this is the place to exchange ideas, tackle shared challenges, and help shape a more inclusive, data-driven credit ecosystem with delegates from across the continent and global thought leaders. Once again, we are seeing strong interest from East and Southern African countries, notably Rwanda, Kenya, Mozambique, Uganda, Ghana and Namibia, and we look forward to extending a warm South African welcome to our regional and international participants.

Another successful AGM

Finally, thank you to the 68 in-person and 92 virtual attendees who took the time to attend our AGM in May, and to our sponsors, **Experian**, **ACPAS**, **AML Go**, **Altron Fintech**, **Mycomax**, and **Furnmart**, for their generous support of the event. We are also pleased to welcome **Anton Grutzmacher**, who was voted in as the newest member of SACRRA's Governing Body. We are delighted to have him on board.

I look forward to seeing you all in Cape Town in August, either in person or virtually.



Magauta Mphahlele

Important Dates and Notices

SACRRA members qualify for a 20% discount.
Contact us at conference@sacrra.org.za for the code, and then [click here](#) to register.

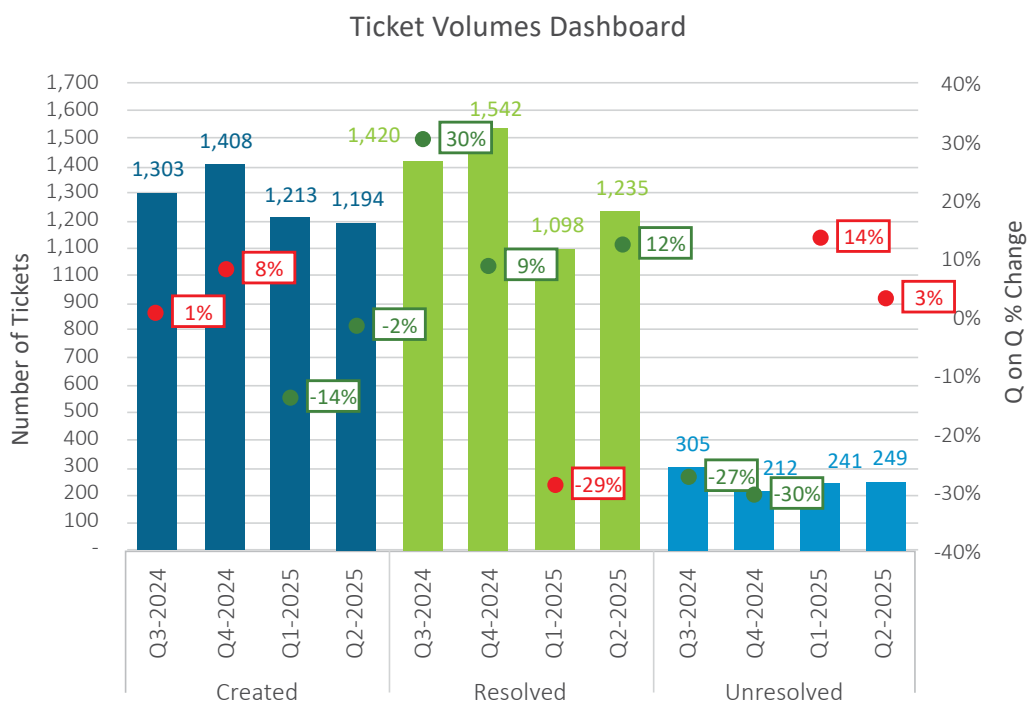


Support Station (SSS) Performance Metrics

During the second quarter of 2025, the total number of newly created tickets decreased slightly by 2%, from 1,213 in Q1 to 1,194.

Conversely, the number of resolved tickets showed a notable improvement, increasing by 12% from 1,098 in the previous quarter to 1,235 in Q2.

There was a marginal rise in unresolved tickets, from 241 to 249. Most unresolved cases were either awaiting input from third parties or customers or were generated near the end of the quarter, limiting resolution time.

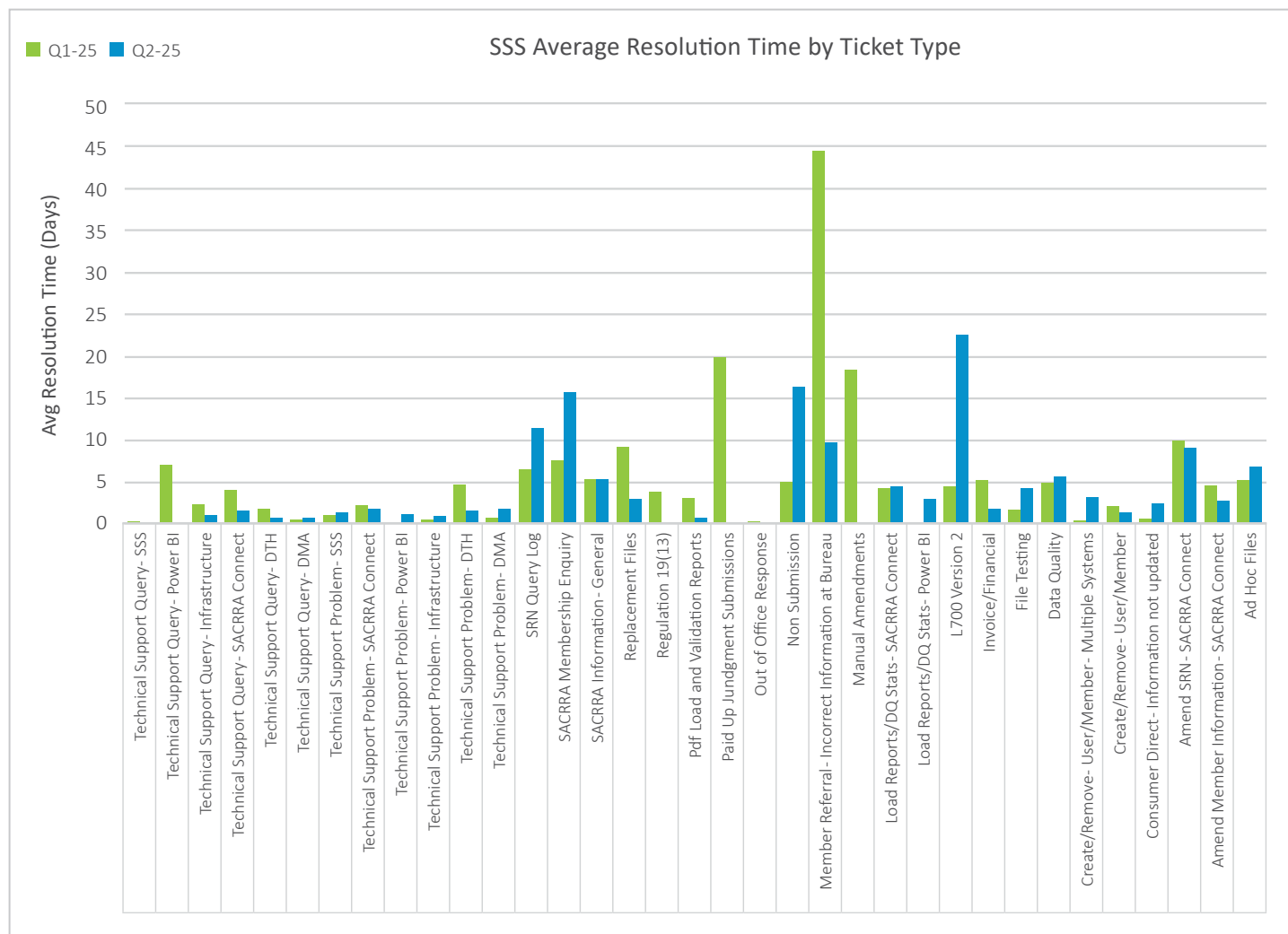


SSS Average Resolution Time by Type

The average time to resolve a ticket improved significantly, from 5.14 days in Q1 to 4.67 days in Q2.

Additionally, 91% of all resolved tickets were handled within the agreed-upon service level agreement parameters, reflecting improved efficiency and service consistency.

Although the performance indicators are moving in a positive direction, they are not entirely within our control. Consequently, we primarily gauge our success through member satisfaction survey outcomes. Our internal standard is set at 80%, and we surpassed this mark with a total member satisfaction rate of 100%, based on nine responses to the SACRRA Support Station survey as of June 2025.



Update on Initiatives and Projects

SACRRA Connect

We continue to build on the strong progress made in the first quarter and remain on track to achieve our 2025 development goals. This quarter, we successfully delivered our planned milestones and made significant progress in reducing technical debt¹. The impact is already visible, as we've seen a decrease in IT support tickets, which is helping to free up the team's capacity to focus on new, value-adding functionality.

As always, thank you for your ongoing engagement. We appreciate your support and look forward to sharing further updates as we continue to move forward together.

Not a user? Register today to enjoy access to your company's data quality dashboards:

SACRRA Connect Portal: <https://portal.sacrre.org.za>

¹ Technical debt is a concept in software development that refers to the extra work that comes about when short-term solutions are chosen instead of the best overall solutions. Technical debt happens when developers use code that is easy to implement in the short term but may cause issues later. This might be because it's not well-optimized, it's hard to understand, or it doesn't play well with other parts of the system. It is all about the trade-offs between rapid progress in the short term and potential headaches in the long term.

Update on Initiatives and Projects *contd.*

Business Credit and Risk Information (BusCRI)

We're seeing real progress on BusCRI, and it's exciting to see all the pieces starting to come together.

1. BusCRI has been identified as a priority project by the SME Financing and the Informal Economy Working Group chaired by the Office of the Presidency. The working group comprises of BASA BUSA, CGCSA, CBA, DSBD, dtic, MFSA, National Treasury, NCR, SACRRA, SEDFA, Office of the Presidency, and Genesis Analytics (Project Management Unit)
2. Through the Working Group, the dtic has agreed to accelerate amendments to the NCA regulations to enable the sharing of business information.
3. The NCR has re-engaged with the Competition Commission to provide a guideline.

The NCR and the IFC are in the final stages of producing the diagnostic study to further inform how BusCRI is structured.

Consolidated Bureau Report

SACRRA is working with the Credit Bureau Association (CBA) to improve the way we manage data. Initially, SACRRA explored a Centralised Data Master Application (CDMA) to streamline data reporting and enable automated, real-time file validation. Following engagement with the CBA and the six primary credit bureaus, it was agreed that a different approach would be followed as communicated to Members at the Annual General

Meeting in May. This led to the introduction of the Consolidated Bureau Report (CBR), which supports many of the same goals as the CDMA and will provide consolidated rejection reports in one digital view that will feed directly into SACRRA Connect.

The first phase of the project, based on three months of historical rejection data, is scheduled for completion in December 2025, with the remaining datasets to be rolled out in the following year.

Alternative Data Research

One of the goals for the current financial year is to develop a strategic plan for alternative data, which will be submitted to the Governing Body for approval.

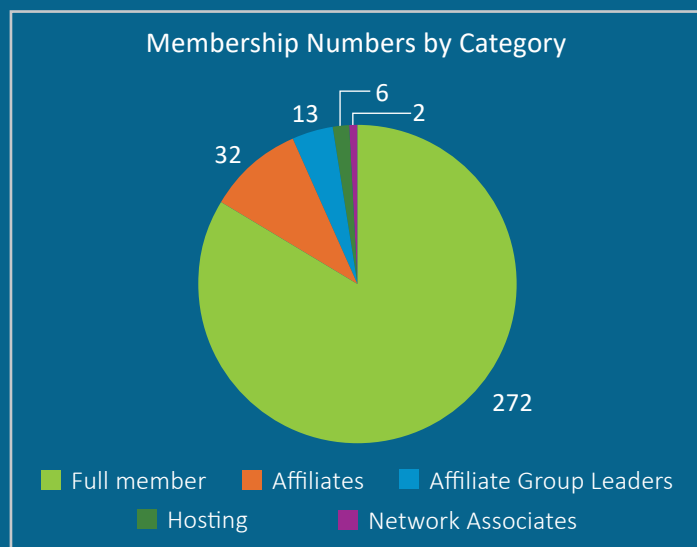
During March and April, we reached out to members and other key stakeholders to gather insights on the integration of alternative data. This engagement has been crucial in identifying the existing needs, pain points, and opportunities that could shape SACRRA's strategy and our potential involvement with alternative data.

We appreciate the time and participation of members and stakeholders who provided very insightful information and views during the exploratory interviews. We are currently reviewing the available alternative data sources, identifying the role SACRRA can play in this space, and prioritising those that can add maximum value to members, given our limited resources.

New Members Onboarded & Stakeholder Engagement

Welcome to our new members

As at the end of June 2025, we have 325 members and 3,726, inclusive of the individual members under the Affiliate-led Groups. Between April and June, we processed 22 new applications, resulting in 16 new memberships. We extend a warm welcome to our new Affiliate and Full Members:



Affiliates	Discovery Connect Distribution Services (Pty) Ltd Lead Robot (Pty) Ltd
Full Members	Boost Financial Services (Pty) Ltd Bridge Taxi Finance 5 (Pty) Ltd Bridge Taxi Finance 6 (Pty) Ltd Bridge Taxi Finance 7 (Pty) Ltd Bridge Taxi Finance 8 (Pty) Ltd Bridge Taxi Finance 10 (Pty) Ltd Bridge Taxi Finance 12 (Pty) Ltd Ergo Holdings (Pty) Ltd Future of Works Funds SA (Pty) Ltd Interactive Trading 266 (Pty) Ltd Pontem Innovation (Pty) Ltd Mybenefitz (Pty) Ltd VVM Holding (Pty) Ltd Wozipo Capital (Pty) Ltd

The total number of Supplier Reference Numbers (SRNs) that were Live, in the testing or verification phase at the end of June, was 5,005 – an increase of 757 SRNs. We noticed an SRN increase in two major industries: Secured Vehicle Finance and Unsecured sector.

New Members Onboarded & Stakeholder Engagement *contd.*

Industry Classification	Member Count	SRN Count
Retail Apparel	12	143
Secured Banks	21	166
Telecommunication	13	15
Unsecured	3,511	4,380
Other - Debt Collectors or Debt Purchasers	18	76
Insurance	26	34
Furniture Retail	15	44
Subscription	6	6
Other	28	37
Secured vehicle finance	28	30
Secured other financial institutions	48	74
Total	3,726	5,005

Growing the insurance sector

We are proud to have several valued members from the insurance sector who contribute to and benefit from our credit and risk reporting ecosystem.

As credit and behavioural data become increasingly vital for underwriting, risk assessment, and fraud detection, we aim to bring more insurers on board in the coming months. This will help strengthen industry-wide access to timely, accurate information that supports more inclusive and responsible decision-making.

We are actively engaging with insurers and invite our existing members to support this effort, whether through referrals, introductions, or insights into areas where collaboration could add value. If you have any views, specific data needs, or suggestions that could help guide our engagement, we'd love to hear from you. Please don't hesitate to reach out to the Business Development unit at muditambir@sacra.org.za

Welcome Aboard

Anton Grutzmacher, Co-Founder & Chief Revenue Officer at Omnisient

We are delighted to welcome Anton, Co-Founder and Chief Revenue Officer of Omnisient, to the Governing Body. Anton has spent over two decades at the forefront of the data and credit information industry, with a particular interest in reimagining how businesses collaborate and innovate with data. From leading sales and product strategy at Compuscan, where he helped deliver market-shaping products and secured key acquisitions, to co-founding a fast-growing, privacy-first technology company, Anton has demonstrated a unique ability to blend commercial insight with forward-thinking innovation.

At the heart of Anton's work today is Omnisient's Data Collaboration Platform, a globally scalable solution that enables businesses to securely partner and analyse anonymised datasets – all while maintaining the highest levels of data privacy. It's a bold step forward in the world of Privacy-by-Design technology, and Anton has been at the forefront of making this vision a reality.

As a Governing Body member, Anton brings sharp business acumen and technical fluency, along with a strong ethical lens on how data should be used to serve people, businesses, and economies. His leadership aligns with our vision to elevate responsible data sharing as a cornerstone of financial inclusion, innovation, and trust.



With Gratitude to Our Sponsors: Partners in Progress

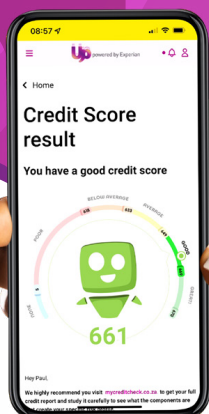
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Experian South Africa (Pty) is a registered credit bureau with the National Credit Regulator in terms of the National Credit Act, registration number: NCRCB16.

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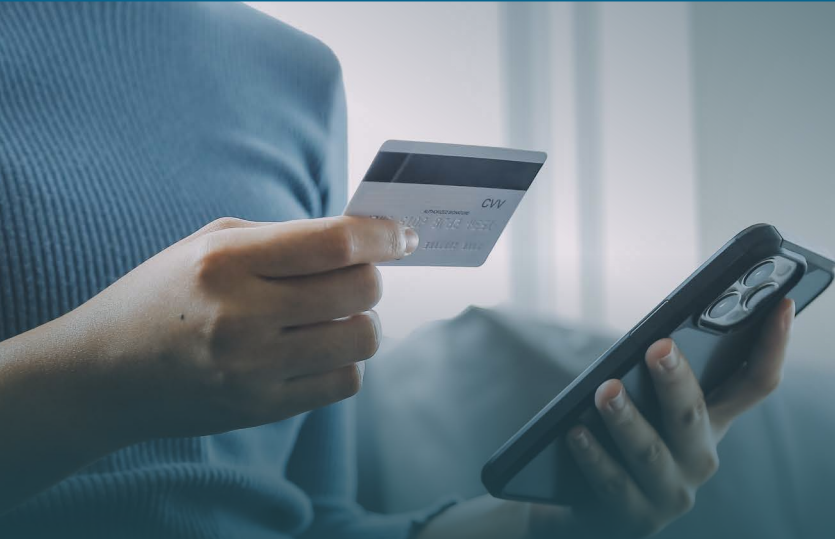
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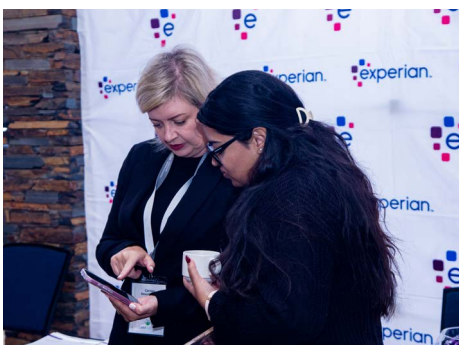
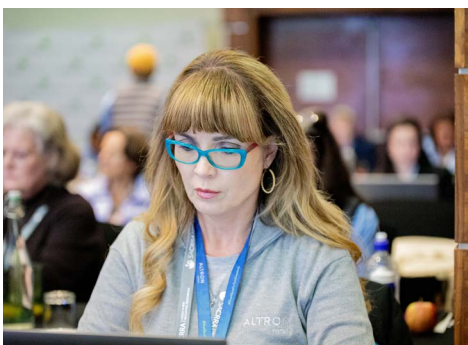
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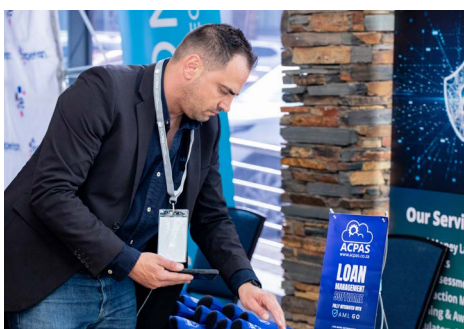
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AGM in focus



AGM in focus *contd.*



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- Q1 2025 Newsletter