



CreditPulse

Perform a quick assessment of a consumer's credit health with up-to-the-minute information to make the right offer, to the right customer, on the right terms.

The credit landscape in Africa is changing

The demand for short-term, small-ticket credit such as mobile and digital loans in Africa is growing, driven by consumer demand for short-term liquidity and convenience.

As mobile money usage and internet penetration increases, so does the demand for digital credit. Many financial institutions are moving beyond traditional lending products and channels so they can remain relevant in the African market, with early adopters benefitting from improved growth, reduced costs, lower risk and enhanced profits.

Lenders need real-time, up-to-the-minute credit information for these types of risk assessments, but the required processing of large amounts of data for small-dollar loans negatively impacts efficiency and customer experience.

Until recently, lenders simply didn't have the tools to lend efficiently on mobile platforms or for making credit decisions on other short-term loans.

[But that's about to change...](#)

Africa at a glance

- With **395.7 million** mobile money subscribers*, the race is on to capitalise on the growing mobile money market in Africa.
- Sub-Saharan Africa has a mobile penetration rate of **45%**. Over the next seven years, around **170 million** people are expected to subscribe to mobile services for the first time**.
- Mobile money continues to dominate digital payments across Kenya, Rwanda and Zambia. Millions of customers use mobile lending platforms with over **10 million** borrowers in TransUnion's database.

*Source: State of the Industry Report on-Mobile Money 2018, GSMA

**Source: The Mobile Economy 2019, GSMA

Onboard more good customers, prevent delinquencies and better control your acquisition costs

CreditPulse offers aggregations at different levels of a consumer's credit information, helping lenders identify and onboard profitable customers by making swift, automated decisions – without compromising on their risk strategies.

This platform-agnostic solution is exclusively available in Kenya, Rwanda and Zambia and offers:

- Up-to-the minute information about a consumer's credit health
- Specific variables dealing with financial information, such as balances and instalments, assist with affordability assessments
- Easy integration into decisioning environments via TransUnion's web service API, with minimal consumer information needed for the bureau call

How it works:

1. Application

Collect loan application data on your preferred channel (Mobile – across USSD, App, Text – and non-mobile).

3. CreditPulse Output

Receive your CreditPulse data output with aggregate categories such as:

- Adverse information and payment behaviour variables which can be included in risk assessments
- Balances and instalment amounts which can be used in affordability assessments
- Identity and demographic information to quickly verify consumers' personal details

Why we developed CreditPulse

Our solution is designed to fill the gap for lenders making small-ticket, short-term loans (such as mobile loans) which require increased efficiency, minimal latency and faster turnaround times. CreditPulse is our way of helping lenders enter a new era of digital credit.

Benefits

With CreditPulse lenders can:

- Reduce risk by making the right credit decisions based on improved insight into customer behaviour.
- Increase efficiency by avoiding the need to go through vast amounts of data when performing risk assessments.
- Onboard more customers by ensuring a better customer experience with minimal friction.
- Improve bottom lines by gaining better control over acquisition costs and lending to the most profitable customer segments.

2. Bureau Call

Tap into our database through our web service API on your preferred lending platform*. The bureau call simply requires:

- Consumer Name
- Consumer ID
- Loan Amount

4. Decisioning

- Onboard more good customers
- Make real-time lending decisions in line with your internal credit policies.
- Allocate credit limits, assign products and set product pricing

Find out more

To learn more about how CreditPulse can help you, please contact:

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