

Enhanced Consumer CIR

A richer, intra-month and behaviourally enriched view of every borrower



Lending has evolved. Borrower assessment must evolve with it.

Consumer lending is becoming increasingly dynamic, driven by higher data submission frequencies, growing borrower engagement and more complex credit relationships.

Traditional bureau reports provide a valuable month-end view of borrower performance. However, critical borrower signals can emerge and disappear within the reporting cycle, leaving lenders with limited visibility into repayment stress, borrower intent, exposure migration and connected credit relationships.

Today's lenders need richer, more contextual borrower insights to support sharper underwriting decisions, proactive portfolio monitoring and stronger risk management.

Critical borrower signals can remain hidden between reporting cycles

Traditional bureau reports are designed around month-end snapshots. While effective for assessing historical performance, they may not fully capture borrower behaviour that emerges between reporting cycles.

Important signals can remain hidden until after underwritten decisions are made or portfolio stress begins to materialize.

Enhanced borrower assessment increasingly requires visibility into:

- 1 -- Hidden intra-month delinquency stress
- 2 -- Emerging repayment volatility and payment delays
- 3 -- Exposure concentration and migration patterns
- 4 -- Borrower awareness and engagement signals
- 5 -- Connected exposure across credit ecosystems

As lending ecosystems become increasingly interconnected, lenders need broader borrower visibility to support sharper underwriting, proactive monitoring and more informed portfolio decisions.

Introducing the Enhanced Consumer CIR

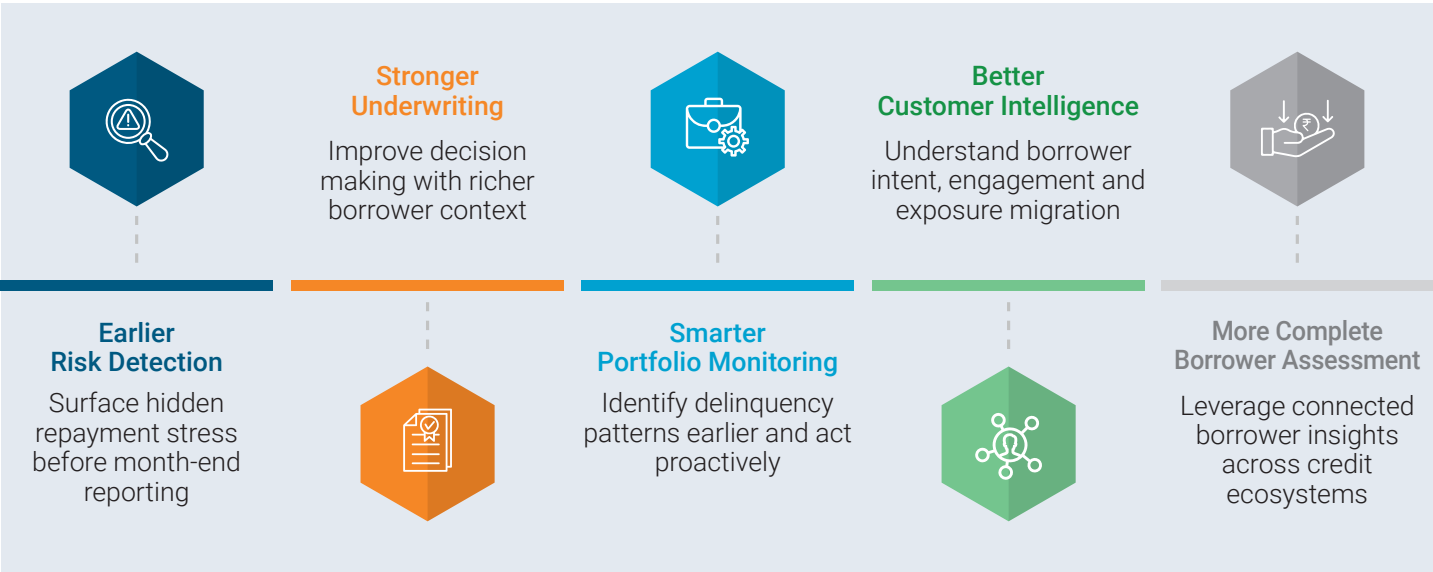
The Enhanced Consumer CIR extends the traditional bureau report with five enriched borrower signals designed to provide deeper visibility into repayment behaviour, borrower intent, exposure intelligence and connected credit relationships.

By combining intra-month repayment signals, behavioural indicators and cross-bureau insights into a single report, the Enhanced Consumer CIR enables lenders to identify risk earlier, improve decision precision and strengthen portfolio outcomes across the credit lifecycle.

Five signals that can drive smarter lending decisions

 Feature	 What it reveals	 Business value
Monthly Account DPD (Peak DPD)	Highest delinquency point and exact date during the reporting month	Surface hidden repayment stress invisible in month-end DPD reporting
Fortnightly/Weekly Account DPD	Repayment stress visible up-to 2-3 weeks earlier	Identify delinquency patterns up to 2–3 weeks earlier
Member Category	Exposure concentration and migration across lender segments	Gain deeper visibility into exposure concentration and movement
Credit Awareness Flag	Signals borrower engagement and proactive credit monitoring	Differentiate engaged borrowers from passive applicants
Cross-Bureau Insights	Broader visibility into connected borrower relationships	Build a broader and more complete borrower assessment

Outcomes the Enhanced Consumer CIR delivers



Sharper signals. Smarter lending.

The Enhanced Consumer CIR brings together the five enriched borrower signals to deliver a more complete borrower view, helping lenders identify risk earlier, improve decision making and strengthen portfolio outcomes across the credit lifecycle.

Single delivery channel. Minimal integration efforts.

Leverage existing bureau and contextual data sources through a single delivery channel with minimal integration efforts.

Reach out to your Key Account Manager for more details