Inforensics

AUTOMATED TECHNICAL DUE DILIGENCE

Providing a deep-dive, quantitative due diligence report with various angles of the underlying loan book, helping to ensure a comprehensive analysis can be made of quality and performance.
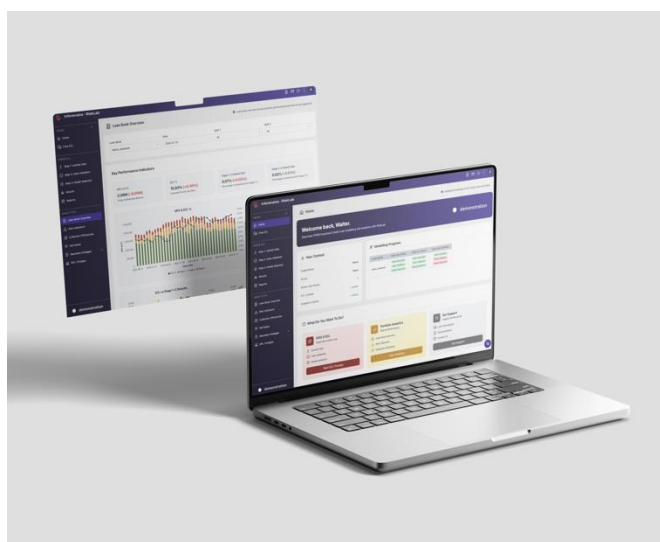
Reporting

Inforensics offers:

- Data verification and analysis
- Data accuracy report
- IFRS 9 Expected Credit Loss (ECL) estimates
- Credit analytics
    - IRR
    - Vintages
    - PAR/NPL
    - Default rates
- Technical Credit Risk Report

Additional offerings:

- Loan book breakdown by risk segmentations
- Product mix & profitability analysis
- Risk and default reporting including early indicators
- Loan book behaviour statistics and trends
- Vintage cash flow and default reporting
- Servicing 10+ countries with more than 50,000,000 transactions analysed
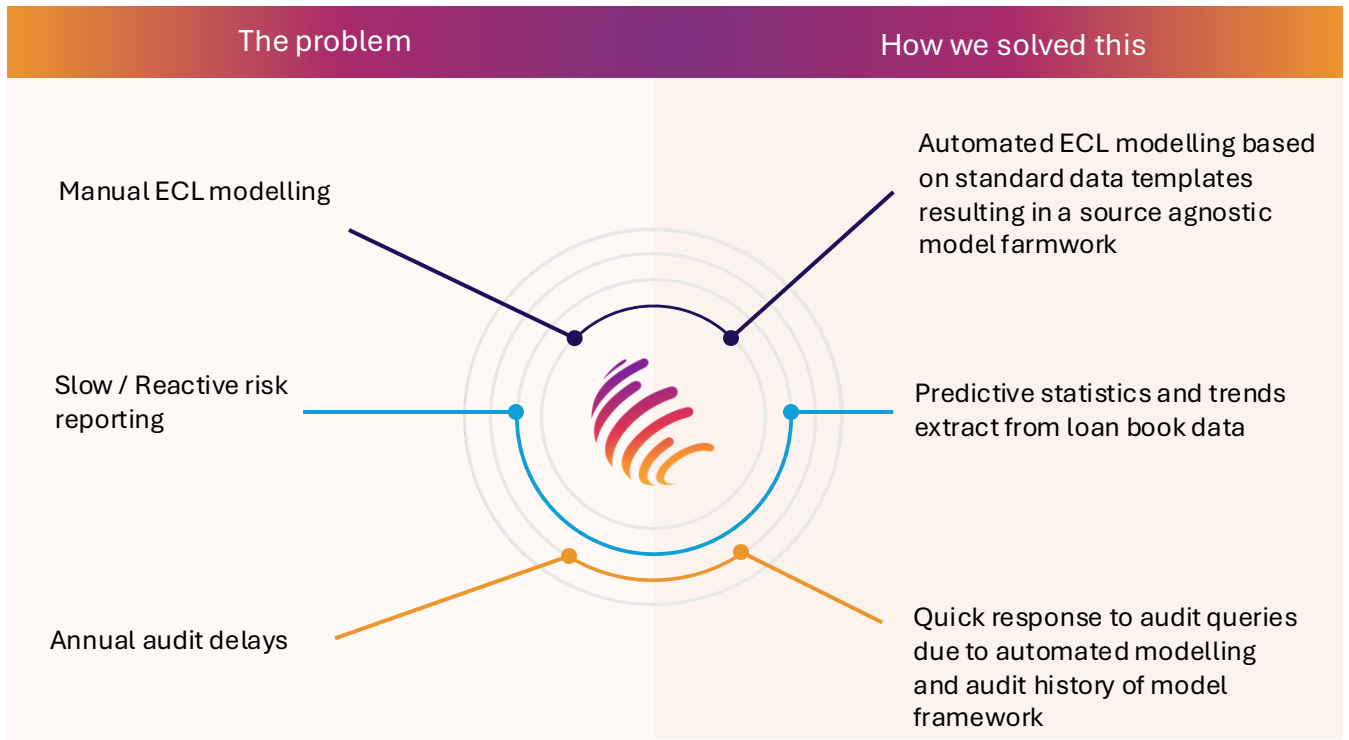
- Outsourced ECL modelling reducing in house cost
    - Audit assurance reducing audit delays

DATA WHAREHOUSE → RISKLAB → MODELS →

- Automated IFRS 9 modelling and disclosures
- Predictive risk analytics and reporting

Our approach

Reduce risk with key statistics and analytical reporting

The problem	How we solved this

Manual ECL modelling

Automated ECL modelling based on standard data templates resulting in a source agnostic model farmwork

Slow / Reactive risk reporting

Predictive statistics and trends extract from loan book data

Annual audit delays

Quick response to audit queries due to automated modelling and audit history of model framework

Client testimonials

"Inforensics has fully automated our board level reporting, and delivered automated IFRS9 provisioning– simplifying year-end audits for us."

Tamuka Mpofu, SmartAdvance

"Our projects with Inforensicss started incrementally with constant growth of confidence in the team's ability to deliver successfully."

Mark Seymour, Thuthukani

"Inforensics provides FirstCred automated IFRS9 modelling, unboxing the complexities and greatly simplifying the annual audit procedures saving us significant time and fees."

Paul Soko, FirstCred