



SACRRA | CREDIT & RISK
REPORTING ASSOCIATION

ANALYTICAL TOOLS FOR DATA QUALITY COMPLIANCE MONITORING AND REPORTING SACRRA CASE STUDY



Analytical Tools for Data Quality Compliance Monitoring and Reporting



About SACRRA



Credit & Risk Information, what this is and how it flows



The SACRRA journey to automation and what influenced our architecture choices



Started with the warehouse



The SACRRA architecture



The importance of data integrity



Implementation outcomes



What's next



Live Demo

ABOUT SACRRA: POSITIVELY IMPACTING THE DATA SHARING ECOSYSTEM



SACRRA CREDIT & RISK REPORTING ASSOCIATION



SACRRA stands at the heart of the South African consumer information data sharing ecosystem



A not-for-profit voluntary industry organisation that plays a central role in SA's credit and risk data sharing ecosystem through a Memorandum of Agreement between SACRRA, the National Credit Regulator and Credit Bureau Association



Facilitating the sharing of consumers' credit and risk information (payment profiles) for the past 35 years to the six NCR registered and authorised credit bureau members (Consumer Profile Bureau, Experian, ITC, TransUnion, VeriCred Credit Bureau and XDS) on the principle of reciprocity



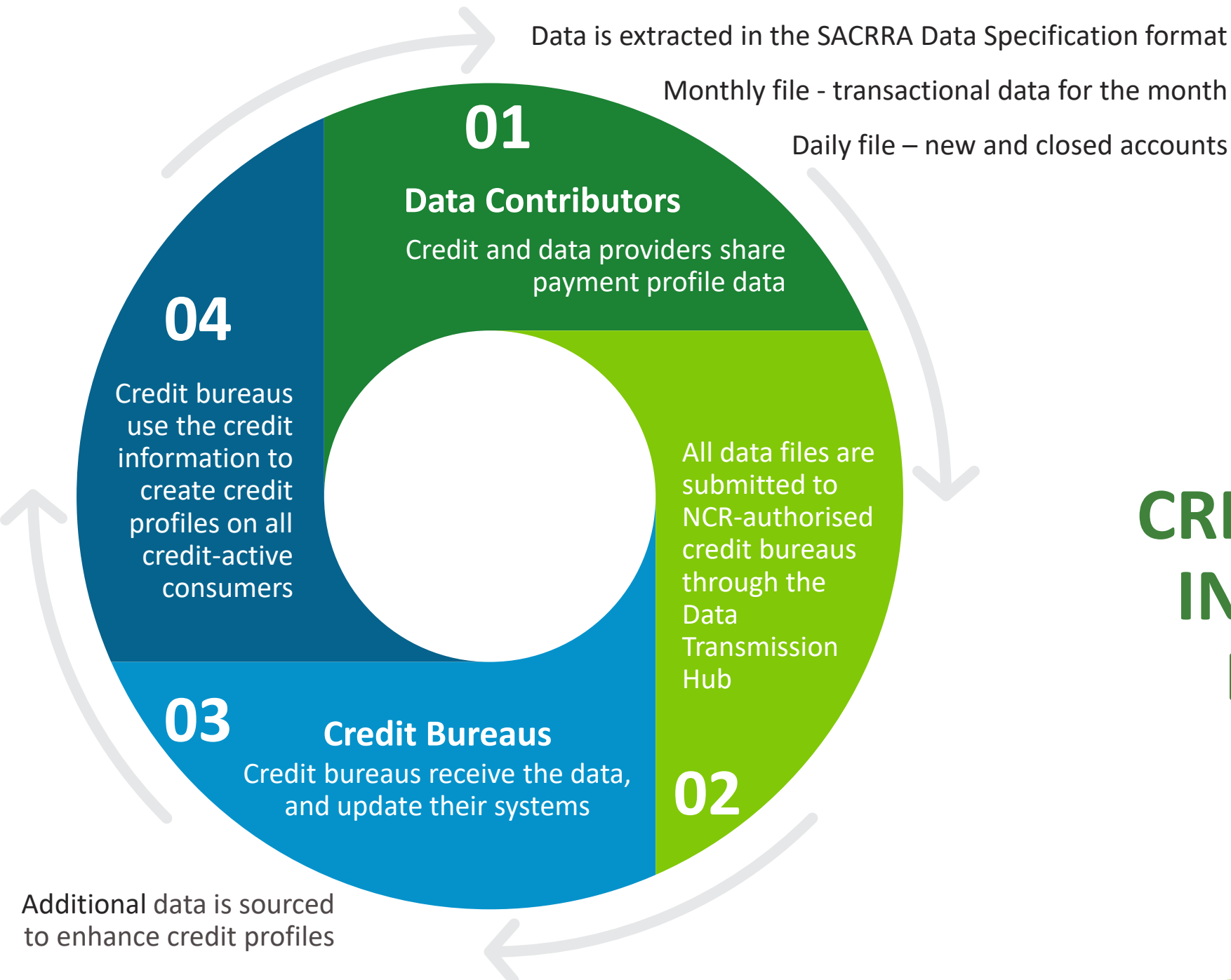
Enable the submission of approximately **59 million** monthly and **4 million** daily records to credit bureaus through the Central Data Transmission Hub. Each submission undergoes rigorous monitoring and management to ensure high data quality, resulting in standardised and accurate records.



Contribute to fair and responsible credit and information sharing within the ambit of National Credit Act and Protection of Personal Information Act



SACRRA data contributing members include, amongst others all major SA banks, credit retailers, debt buyers, telecommunication companies, insurers, subscription service providers, loan system providers, and analytical companies

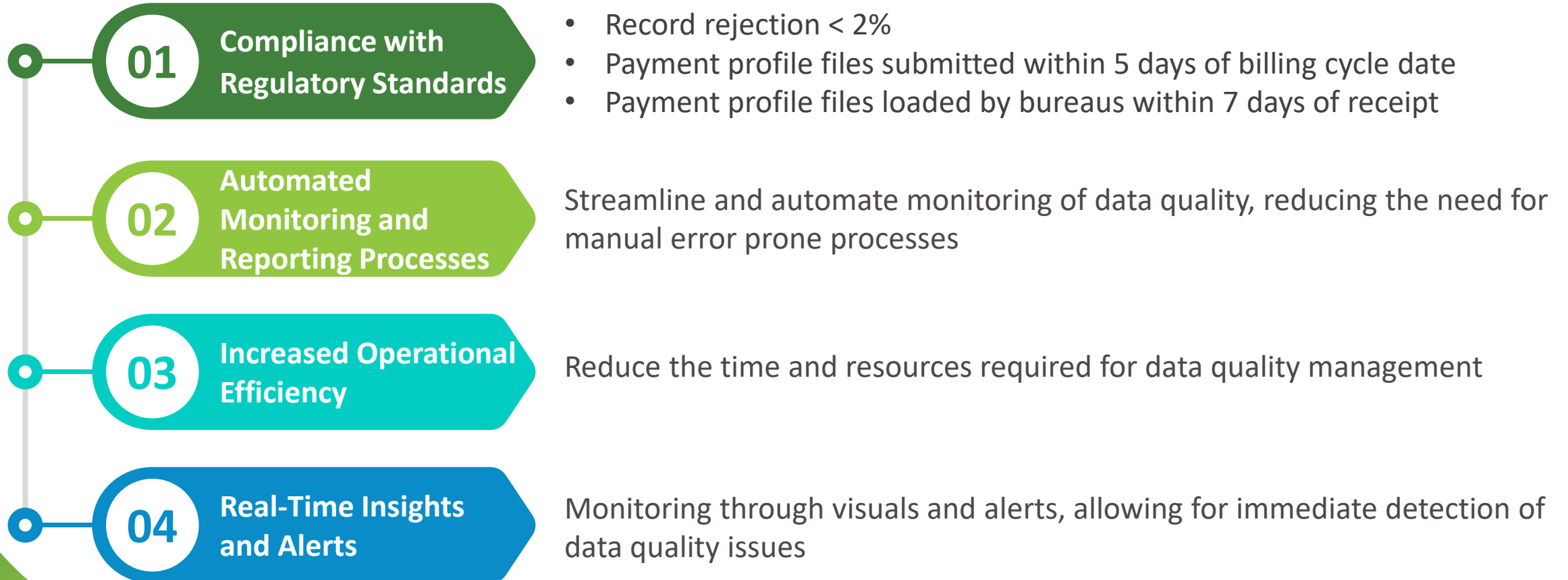


CREDIT AND RISK INFORMATION DATA FLOW

KEY SUCCESS INDICATORS



Our journey to the implementation of data quality monitoring tools began in 2018, at that time data quality monitoring was performed through spreadsheets and manual data capturing and consolidation. The following were key when considering our analytical architecture and toolset.



IT STARTED WITH OUR WAREHOUSE



A data warehouse is a large-scale structured collection of data made up from multiple data sources

01

Improved Decision Making

Consolidating data from multiple sources into a single, centralised repository, allows for more accurate and comprehensive analysis insights

02

Enhanced Data Quality and Consistency

The data cleansing and transformation processes improves the quality, accuracy, and consistency of the data

03

Faster Query Performance

Design and optimisation for query processing allows users to run complex queries and generate reports quickly. This is critical for accessing and analysing large volumes of data in real-time or near real-time

04

Historical Data Analysis

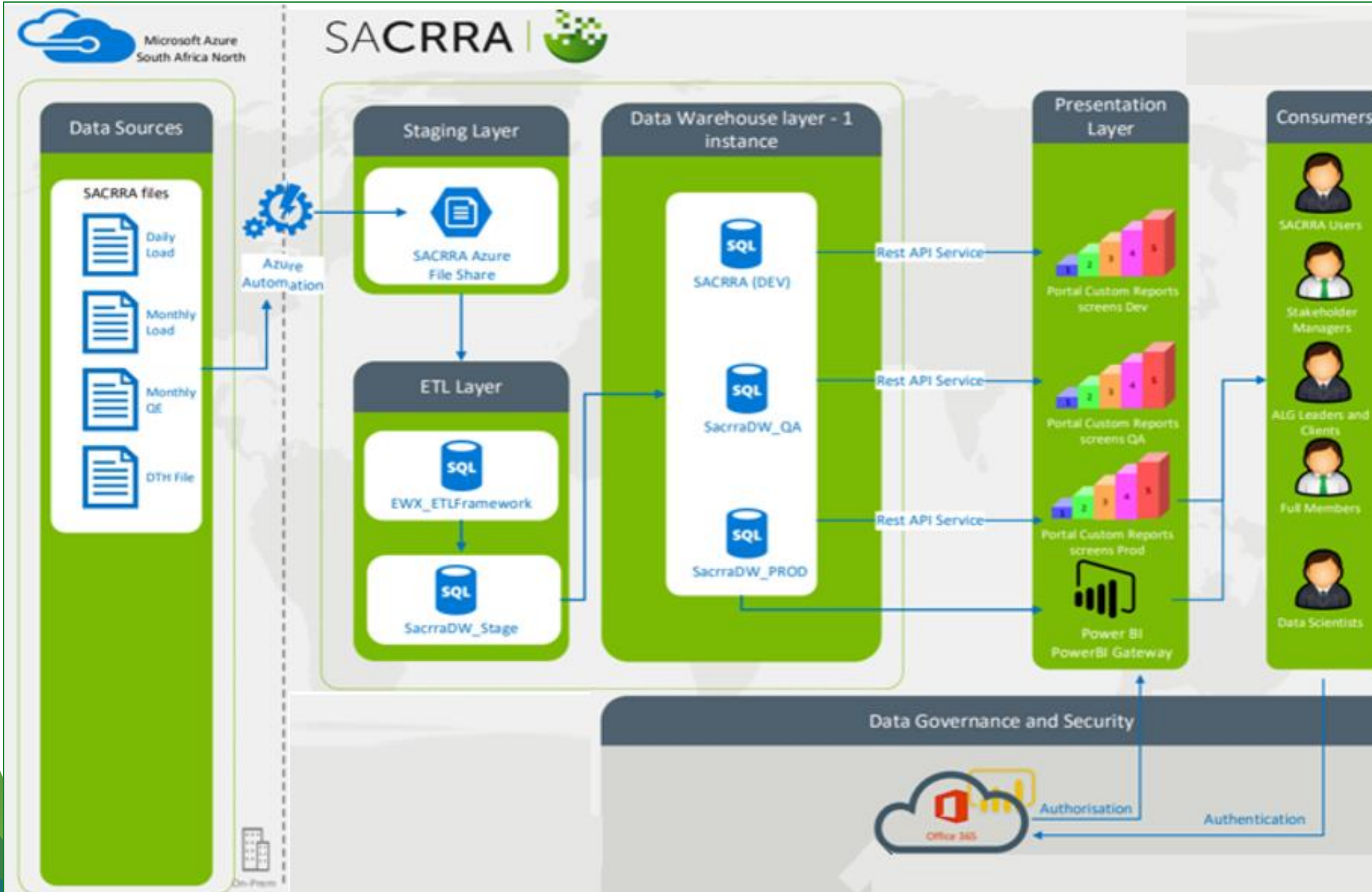
Storing historical data, enables trend analysis, forecasting, and long-term business insights



SACRRA WAREHOUSE ARCHITECTURE - AZURE



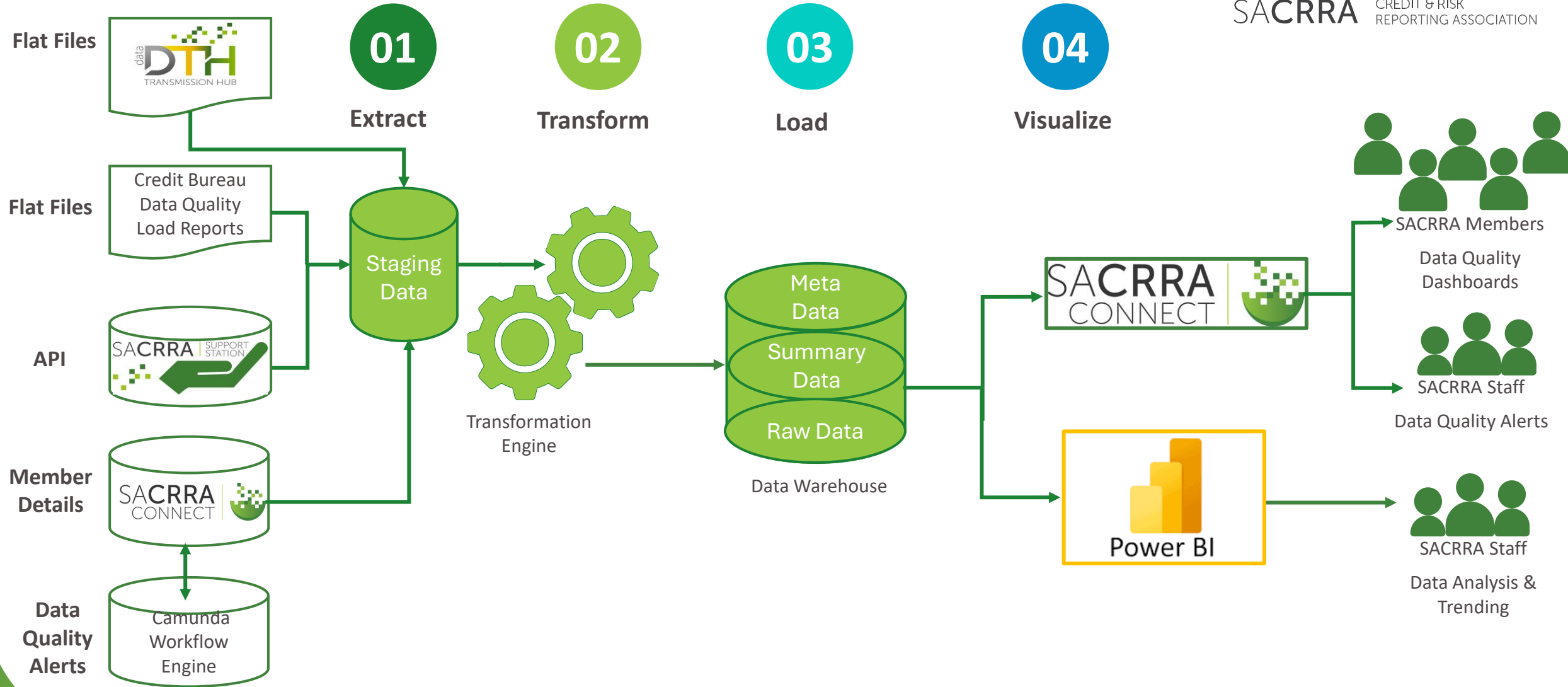
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SIMPLIFIED ARCHITECTURE



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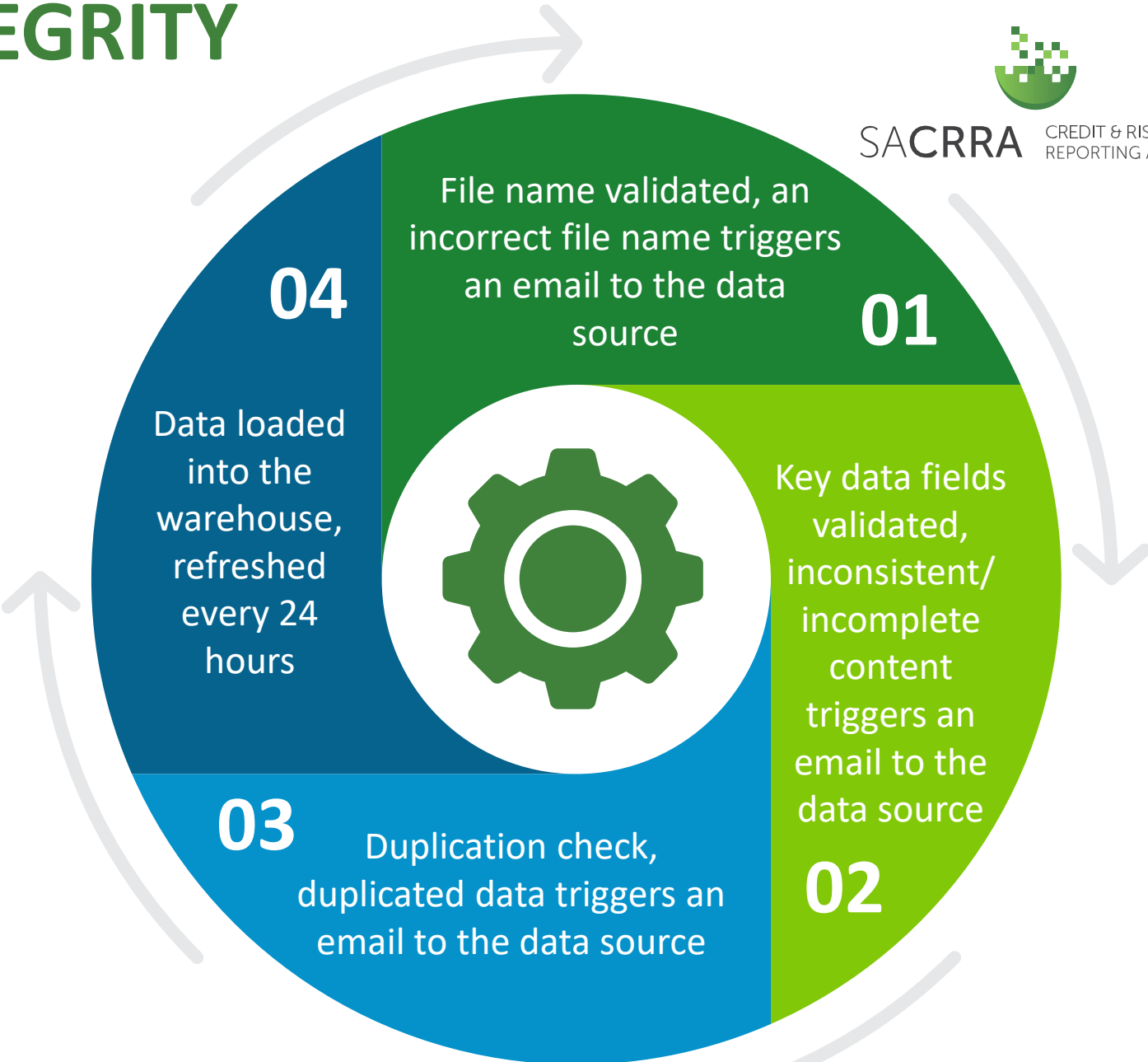
ENSURING DATA INTEGRITY IN OUR WAREHOUSE



Inconsistent Data Formats

Incomplete Data

Duplicate Records

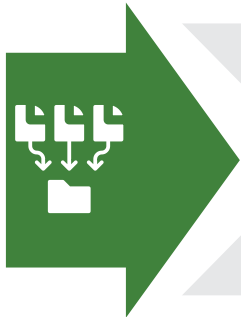


THE EVIDENCE IS IN THE RESULTS.

Since the implementation of our integrated toolset in 2019/2020 there has been an 18% growth on the number of payment profile records submitted to the credit bureaus and a significant decrease of 79% in the record rejection metric



2025 AND BEYOND



Enhanced Data Integration and Connectivity

- ✓ Integrate additional internal and external data sources to provide a more comprehensive view of the data.
- ✓ Consider integrating with data lakes for unstructured or semi-structured data that can complement existing datasets.



Improved User Experience and Accessibility

- ✓ Enhance dashboard design making them more user-centric with clear navigation and intuitive visual elements.
- ✓ Customised dashboards for different stakeholders & stakeholder roles



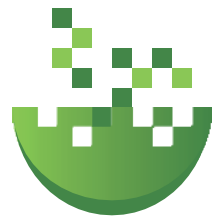
Increased Automation

- ✓ Automate the distribution of reports to specific users or groups on a regular schedule
- ✓ Introduce additional data quality workflow alerts



Performance Optimization

- ✓ Use aggregated tables for frequently accessed data, speeding up report loading times.
- ✓ Use Power BI monitoring tools to identify and address performance bottlenecks



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THANK YOU!

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