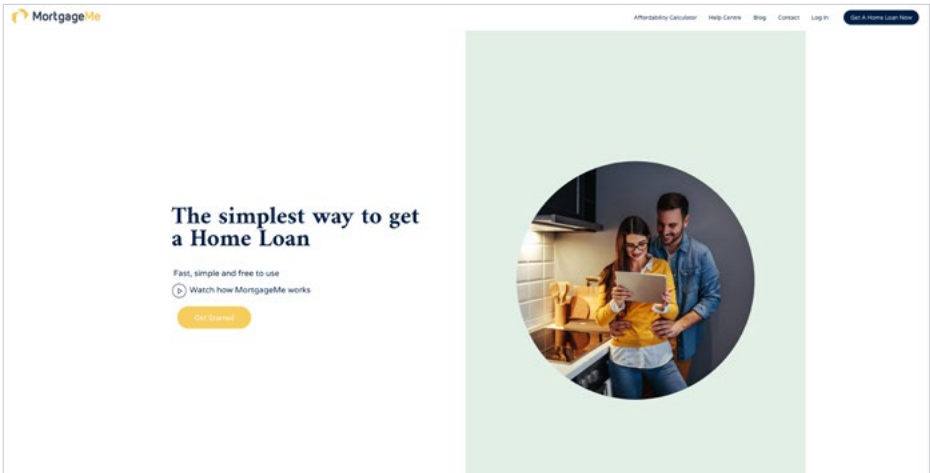


Verify your customers' financial position in real time!

Vidual can electronically extract all banking information from South African bank statements and then analyse both income and expenses to provide back real time information to assist affordability calculations.

Vidual assists lenders, mortgage brokers and payment providers to confirm the identity, income and expenses of their customers in real time. It can extract and analyse an individual's or business' entire banking history across multiple banks and assess their ability to repay a loan.

- Gain real insights and analysis of your customers' lending potential in real time.
- Confirm new clients actually earn what they state.
- Confirm and categorise new clients expenses to ensure they can pay back a loan.
- Provide more accurate approvals to more customers through technology and automation.
- Ensure only customers who can pay back a loan are approved.
- Ensure detailed analysis of a potential customer's financial position complies with responsible Lending.



Verify your customers' income for real time loan approvals

Visual can electronically extract all banking information from South African bank statements and then apply multiple rules to confirm that your customers actually earn the income they state.

Confirm My Income enables real time income verification for immediate online approval for a loan in line with responsible lending.

- Gain competitive advantage through quicker, more user friendly customer sign up processes.
- It will reduce manual time taken to review a customer's banking or income documentation.
- Immediate verification means that more applications can be processed in a shorter period of time.
- It will lead to a reduced number of abandoned applications due to process complexities.
- It improves the ability to approve immediately and gain immediate customer satisfaction.
- Reduce fraud by ensuring that your customer has access to their bank account.

