



Knowledge Creates Confidence

Understanding CCRIS and FICO Scoring

For CTOS Internal Training Purposes only-
By CTOS Training Department

▶ What will be covered

- CTOS Product Offerings
- CCRIS Information
- FICO Scoring
- CTOS-FICO Report Layout

▶ Introduction to CTOS-FICO® Partnership



No. 1 credit reporting agency
in Malaysia

Over 25 years experience

More than 4,000 customers,
including 33 banks



CTOS-FICO

Provider of bureau scores to credit
grantors in Malaysia

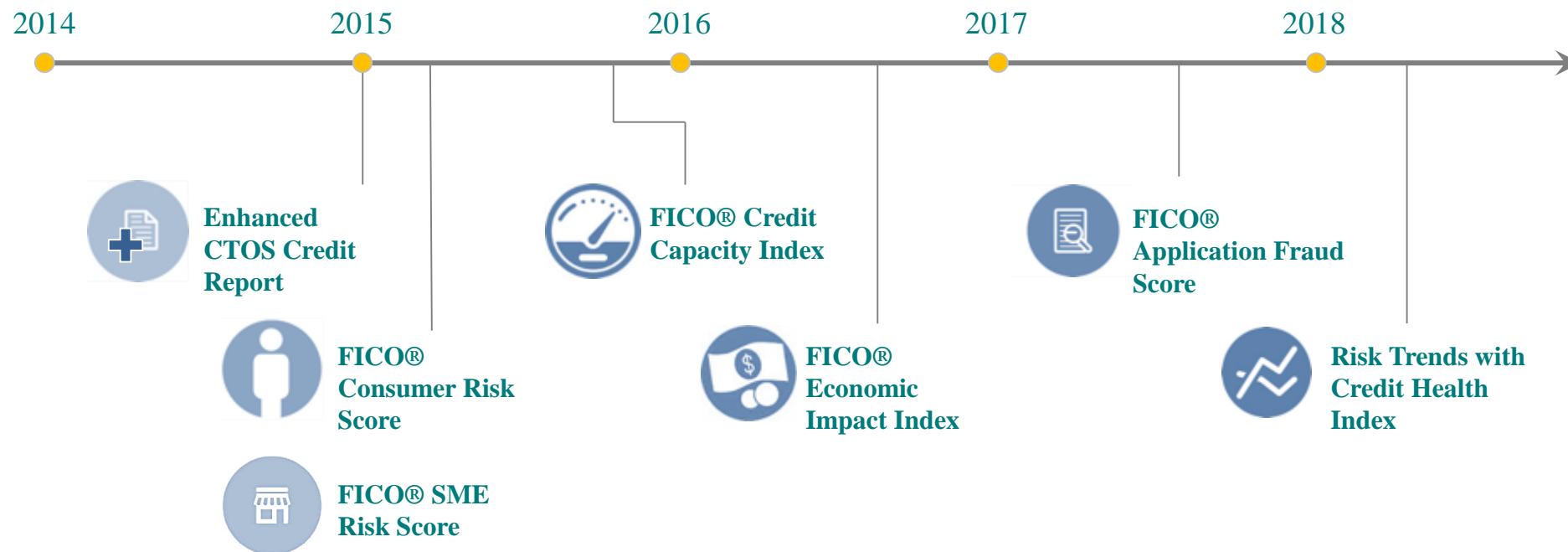


Pioneer in credit bureau
scoring technology with over
20 years experience

Over 10 Bn scores consulted
annually

FICO SCORE in gold
standard in North America

▶ Product Roadmap



Staggered product introduction – significant amount of effort required on industry and consumer education to ensure effective adoption and market acceptance

▶ CCRIS Information

What is CCRIS?

- Central Credit Reference Information System
- Computerized database system developed and maintained by the BNM to collect, process, store and generate credit information

Why is CCRIS important?

- Contains factual and historical information on the loan amount, interest, outstanding of each loan (housing loan, personal loan, hire purchase, credit card etc)
- Important for Financial institutions to evaluate borrower's credit worthiness before approving any credit facilities.

► How to read CCRIS Information

Task: Find out what are the information that you can find from the CCRIS details below

1

C1 : BANKING PAYMENT HISTORY

Subject Status	Pending Verification		
CCRIS SUMMARY			
Credit Applications	No of Applications	Amount Applied	
Applied in past 12 months	4	1,850,000.00	
Approved in past 12 months	-	-	
Rejected in past 12 months	1	500,000.00	
Pending	3	1,350,000.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	272,059.00	2,270,000.00	0.00
As Guarantor	-	0.00	0.00
Total	272,059.00	2,270,000.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

► How to read CCRIS Information

Task: Find out what are the information that you can find from the CCRIS details below

2

CCRIS DETAILS																								
Loan Information																								
No	Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months												LGL STS	Date Status Updated
											2015													
											2014													
Outstanding Credit											M	F	J	D	N	O	S	A	J	J	M	A		
1	02/11/2011		Own	CB				38,000.00		70														
		O			PCPASCAR	34,488.00	28/02/2015		MTH			0	0	0	0	1	0	0	0	0	0	1		
2	10/11/2014		Own	CB				10,000.00		00														
		O			CRDTCARD	5,000.00	28/02/2015		MTH			0	0	0	0	0	0	0	0	0	0	1		
					Total Outstanding Balance:	39,488.00	Total Limit:	43,000.00																
Special Attention Account																								
Credit Application																								
1	02/01/2015	P	Own	Own				25,000.00																
2	11/03/2015	A	Own	CB				15,000.00																
3	02/02/2015	A	Joint	OTH				33,000.00																

► How to read CCRIS Information

Task: Find out what are the information that you can find from the CCRIS details below

3

CCRIS DERIVATIVES		
Earliest known facility	Date of application	09/06/2011
	Facility type	HRPCSGD – Hire purchase for scheduled goods
Secured facilities	# of facilities	2
	Total outstanding balance (RM)	272,059.00
	Total outstanding as % of total limit	12.4%
	Average number of installments in arrears	4.4
Unsecured facilities	# of facilities	1
	Total outstanding balance (RM)	2,500.00
	Total outstanding as % of total limit	3.1%
	Average number of installments in arrears	0

► Case Study

Task: You will be given a handout with some examples of CCRIS information. Read through and interpret the CCRIS Details. Answer the questions below for each case study.

1. How many credit applications are there?
2. What are the types of credit applications?
3. What is the amount of credit applied for each credit facility?
4. What is the payment pattern?

▶ Sample of Dishonoured Cheques

C2 : DISHONoured CHEQUES (please note that DCHEQS system is only available from Mon – Fri , 9am – 10pm)

Dishonoured Cheque Information (Own Bank)				
Account No	Issuance Date	Cheque No	Amount	Remarks
70122182	10/05/2015	223455	5000.00	Account Closed

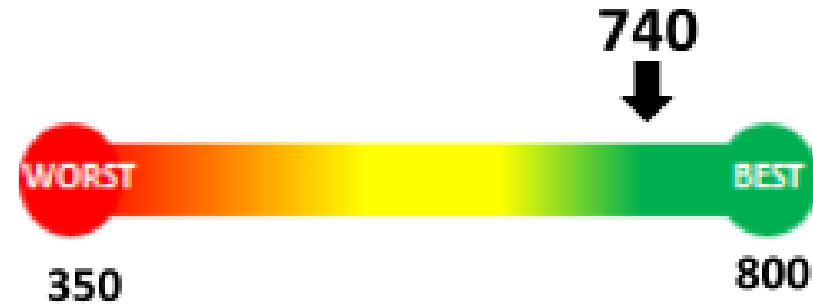
Dishonoured Cheque Information (Commercial Bank)			
Bank	Account No	Issuance Date	Remark
1	1411238939242	05/05/2015	Account Closed

▶ 1. What Is FICO Score?



- Fair & Isaac Corporation : Well Known as a predictive analytics.
- Takes up credit information and use it to generate scores to help lenders predict behavior
- Not a credit bureau
- Leading Data Analytics Company in US
- Transunion and Experian being the main credit bureau in US is using FICO Scoring. Infact all credit bureau are using FICO

CTOS-FICO Score:



- Fico Scores range from 300-850
- The higher the number, the better the credit rating

► What makes up FICO Scoring

- Payment history (35%)
- Amount and the type of debt (30%)
- Length of time you've been using credit (15%)
- Variety of accounts (10%)
- Number & types of accounts you have opened recently (10%)



► New CTOS-FICO Layout: What are the differences

Section	A	B	C	D
Old CTOS Report	Identity Verification Guide <ul style="list-style-type: none"> Individual-verification of Name and ic Company- SSM Profile <p>*Due Diligence Index (DDX) and STATs available before Section A</p> <p>STATS: Indication of which section has information</p>	Internal List <ul style="list-style-type: none"> Enquiry History AMLA Listing 	Directorship & Business Interest (Only applicable for Individual)	Legal Case <p>D1: Subject as defendant</p> <p>D2: Subject as plaintiff</p>
New CTOS FICO Report <p>For CTOS Internal Training Purposes only- By CTOS Training Department</p>	Snapshot (Summary of subject's details) <ul style="list-style-type: none"> -Summary of subject's details -Credit Info at a Glance -Stats -CTOS Litigation Index -CTOS FICO Score 	2 subsections for Individual: B1: Directorship & Business Interest B2: Address Records For Company: SSM Profile (include subsidiaries of the company)	CCRIS-Company: c1: CCRIS Information c2: Dishonoured Cheques c3: CCRIS Subject Comments Individual: c4: ANGKASA Deduction	Legal Case <p>D1: Subject as defendant</p> <p>D2: Subject as plaintiff</p> <p>Enquiry History</p>