

# SmartData for Credit Bureau

## Product Sheet



Positive data reporting brings with it the need to provide credit bureaux with more complex data in new formats. To gain the benefits derived from positive data it is essential your data is provided in an accurate and timely manner. **SmartData for Credit Bureau** has been specifically designed to help lenders provide data in an easy, high quality and cost effective way.

Typically Lenders are faced with a 2 to 3 month project per portfolio to deliver the data in the credit bureau format. Valuable resource can be tied up in this and over a subsequent protracted period of testing.

SmartData is designed to considerably shorten this task, ensuring that the data is validated and correct before it is submitted to the credit bureau. Smartdata provides:

### Credit Bureau format support & maintenance

SmartData supports each credit bureau format through 'plug-in' technology, automatically produces the data in the right format for the target credit bureau ready for submission. Through the transformation process the data validation rules are applied by SmartData to keep you informed of any discrepancies in your data or transformation. Additionally as the credit bureau format develops, any changes will be supported and incorporated as required.

### Variety of input formats supported

A range of input file formats and data types are supported, it's then a relatively simple process for SmartData to transform the data into the required format.

### Powerful data transformations

SmartData provides a complete range of data transformation operators and functions; including numeric, character and date functions, character and string manipulation, casting and math functions etc.

### Built-in validation and testing

Every step of the way SmartData allows you to validate and test your data and transformation rules. Once a transformation project is complete it may be saved and run repeatedly. Smartdata comes with a full reporting capability to allow you to check the data processing.

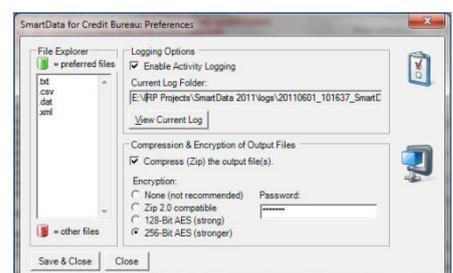
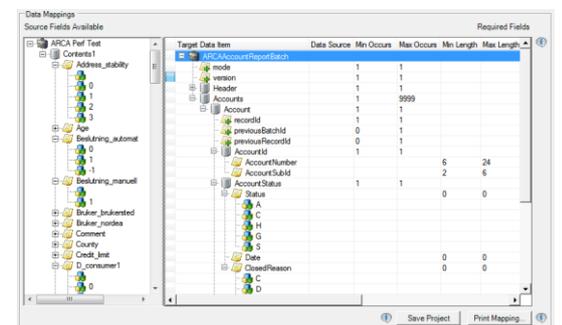
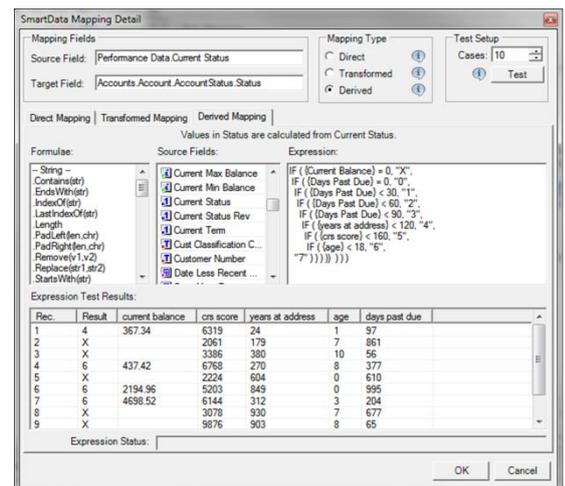
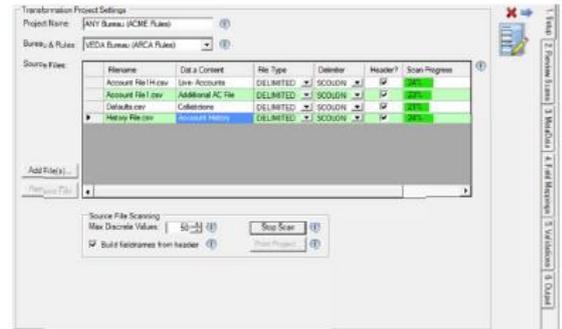
### Interactive and batch processing

SmartData operates in interactive mode or 'silent' batch mode. Interactive mode allows the user to work through their data on the desktop PC using the built-in data viewers, validation, testing capabilities and the comprehensive range of transformation functions. Batch mode allows the transformation project to be smoothly integrated into production processes.

### Response file processing

Smartdata can read and create reports from the response files generated by the credit bureau allowing your company to target data quality improvements.

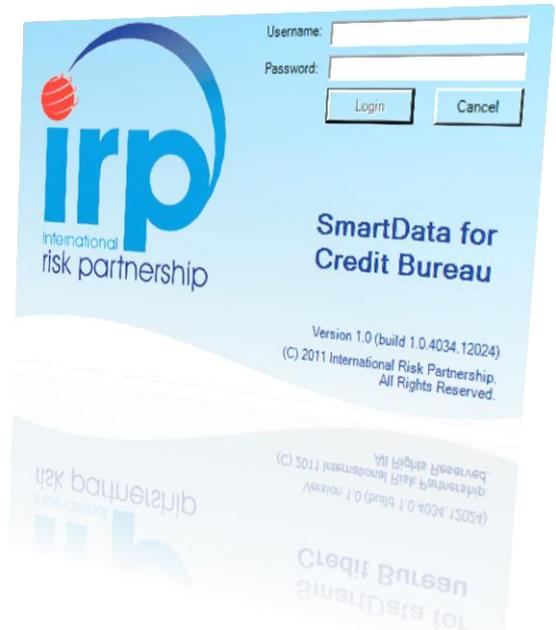
- Transforms and validates your data
- Supports the credit bureaux standard
- Easy to configure data types and mapping
- Full range of data transformations
- Supports simple and complex data types
- Built-in touch point testing



## SmartData for Credit Bureau provides the following capabilities;

- Full support for credit bureau submission formats
- Advanced data transformation and mapping functions
- Ability to calculate derived fields on the fly
- Auto sensing of data formats and data quality tests
- Easy configuration of portfolio data and file format
- Easy analysis of input data
- Support for repeating complex data types
- Quick mapping of input data to the output format
- Run time statistics and comparison reports

## Key Features include;



<b>Activity Logging</b>	SmartData writes all activity with date & time stamped messages to the log file
<b>Batch Processing</b>	SmartData can be run in batch mode without any user intervention required
<b>Data Encryption &amp; Compression</b>	Four selectable modes of encryption are provided of varying strengths combined with compression algorithms securing your data and reducing its size
<b>Data Mappings</b>	Data can be 'mapped' from the input file to the output file using anyone of three distinct methods; namely 'direct', 'derived' and 'transformed' mapping
<b>Data Viewers</b>	All files can be opened and browsed using text and hex viewers with easy navigation throughout the file
<b>Help and User Guide</b>	A full user guide is provided in PDF format that is also accessible from the system menu
<b>Licensing and setup</b>	SmartData comes with a 42 day grace licence after which the software will not run without a license
<b>Login &amp; Security</b>	User access is controlled via a username and password
<b>Metadata generation</b>	SmartData scans the input file to automatically generate the metadata found
<b>Report generation</b>	Reports that can be generated from SmartData include; Transformation Project Definition, Transformation Statistics, Run time Statistics Comparison
<b>Testing</b>	Data transform rules can be tested interactively against actual input data
<b>Transformation Expressions</b>	Over 80 operators and expressions are available for transforming data, including, standard operators, Maths functions, String manipulation, date transforms etc.
<b>Transformation Projects</b>	All user defined rules required to process an input file and transform it into the required output are stored in the transformation project file

## SYSTEM REQUIREMENTS

- Intel x86- 32/64, Core i5, 4GB RAM
- Windows XP SP3, Windows 7, Windows 8
- 10 GB free disk space (not including input and output data)