

Hyphen Technology (Pty) Limited

Account Verification Services

Delivering products that meet your needs

Hyphen is a switch for Account Verification Service (AVS), a Service which confirms whether there is a match between the bank account number and identity number of an account holder - individual or business - at the Bank of the account holder.

Hyphen performs the switching and confirms the responses to the Client via host to host "straight-through" processing.

Access to Web Services integration is also available for more real time information exchanges. The Client benefits from a single integration standard and Hyphen performs the translation and processing between the various Banks and the Clients line of business.

Basics done well for you

AVS add value to our Clients:

- Ability to detect possible fraud on a proactive basis;
- Mitigate risks associated with fraud, both financial and reputational;
- Shorten the time required to assess new business;
- Reduce costs by automating a process that is currently largely manual;
- Enhance the integrity of stored data;
- Reduce the risks of unpaids;
- Reduce query administration;
- Ensure legislative compliance.

The value you're looking for

We know that information is power and you are looking for value from your relationships. Here are a few ways that Hyphen adds value to you.

Account verification

Account verification ensures that the account exists at the Bank and the individual or business is the rightful owner of the bank account by comparing an Identity Number or Company Registration Number against the Bank Account Number supplied.

It confirms that the Bank Account is valid and that it is presently open and active, accepts debit and credit transactions and that the Bank Account has been existence for more than three months or 90 days.

Interface to Banks

The AVS solution enables a direct interface to multiple Banks and enables:

One interface through which all Banks' verification processes can be accessed.

Ease of access

Hyphen provides the flexibility of three processes through which you can access AVS. These options are interchangeable depending on your requirements.



With the AVS Web Interface, you will be able to access a web page on the Hyphen Portal where the verification request record is created. You can create a single record that can be verified on a near real time basis. The verification results can be viewed on the Hyphen website. This solution is best suited when you only have a small number of requests and you have staff available to capture the results on the web interface.

Credible track record

Hyphen continually strives to exceed your expectations around service and related product offerings by being in tune with your needs and implementing efficiencies that translate into cost savings.

Hyphen currently provides solutions and services to some of the largest organisations in South Africa, including the majority of South Africa's largest life assurance and insurance companies, short-term insurance companies, furniture and retail groups, municipalities, certain Banks and prepaid service providers.

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Data Quality Services

What is Data Quality Service?

DQS is the process of detecting and removing and/or correcting data which is inaccurate, invalid, redundant, incomplete or incorrectly formatted. The purpose of DQS is to bring consistency to disparate sets of data that have been combined from different databases

The objective of DQS is a superior level of data accuracy and reliability that is transformed into enhanced customer service and lower expenses

What is it we do?

Existing data frequently does not have a consistent format and is derived from many different sources. It often contains duplicate records and may also have data missing, misspellings or incomplete descriptions

Hyphen can fix this!



Data Verification

- Mitigate Fraud
- "Dead man Walking" deceased verification
- Correct and verify Initials/Surname/Name
- Confirm cell number

Vet New Business

Integrity of Data

Reduce Query Administration

Trace existing Customers

50 Million Unique Records

25 Million data sources

- Bureau
- Retailer
- Telecon
- Home Affairs
- Government Gazette

Lower Postage Costs and Improved Delivery

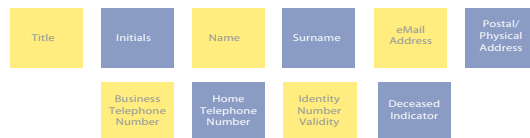
Accurate Contact Data is a Company's most valuable asset. Without question cellphone numbers and eMail addresses are extremely important for "instant" communication and eMail is cheaper and more reliable than "snail mail"

Your database could be costing you money and preventing you from maximising your sales or delivery potential

- The money you save could be redirected into opportunities to generate more revenue and profit
- The mailings that you send your customers are the face of your business and if the address quality is poor, or peoples names are spelt incorrectly the image of your business as a professional company is tarnished
- Multiple Users can access the application at the same time

Data Verification Criteria

You supply a minimum of an Identity Number and we will correct:



Let's talk

- www.hyphen.co.za | +27 11 303 0400 | sales@hyphen.co.za

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Building 3, 2nd Floor, Inanda Greens Office Park, 54 Wierda Road East, Wierda Valley, Sandton | Private Bag X9980, Sandton, 2146

Switchboard +27 11 303 0400 | www.hyphen.co.za