H Y P H E N

Hyphen Technology (Pty) Limited

Hyphen Data Services

Hyphen Data Services offers you peace of mind knowing that the data you are processing is accurate, and payments are made to the correct individuals. Hyphen's Data Services encompasses of two offerings mainly:

- Account holder Verification Service
- Data Quality Service

Account holder Verification Service (AVS)

Delivering products that meet your needs.

Hyphen is a switch for Account Holder 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.

Responses received are sent to the Client via host to host straight-through processing.

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.

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

This also includes the recent industry changes which includes verification of cell-phone and email by the bank.

Interface to Banks

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

Ease of access

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

Host-to-Host Batch Process	Web Service	Web Interface

Host to Host Batch Process

The Client submits a file containing verification requests, Hyphen will validate the integrity of the data received and submit the requests to the homing Bank for processing. Once the verification results have been received from the Bank, Hyphen collates the data into a single consolidated file, this file includes results and rejections as well as rejections reason. Hyphen then submits this file to the Client.

AVS Web Service

The Client has the option of creating an application for the generation of Account Verification records on its line of business. Once the request is received by Hyphen it will be submitted to the relevant Bank for verification. Once the results have been received by Hyphen they will be transmitted to the Client's line of business. The service is near real time and can be used as part of a consumer take on process. This service is best suited for individual requests.

AVS Web Interface

With the AVS Web Interface, you will be able to access a web page on the Hyphen Portal where the verification request record or batch is created. You can create a single record or a batch request that can be verified on a near real time basis. The verification results can be viewed on the Hyphen web portal. 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.
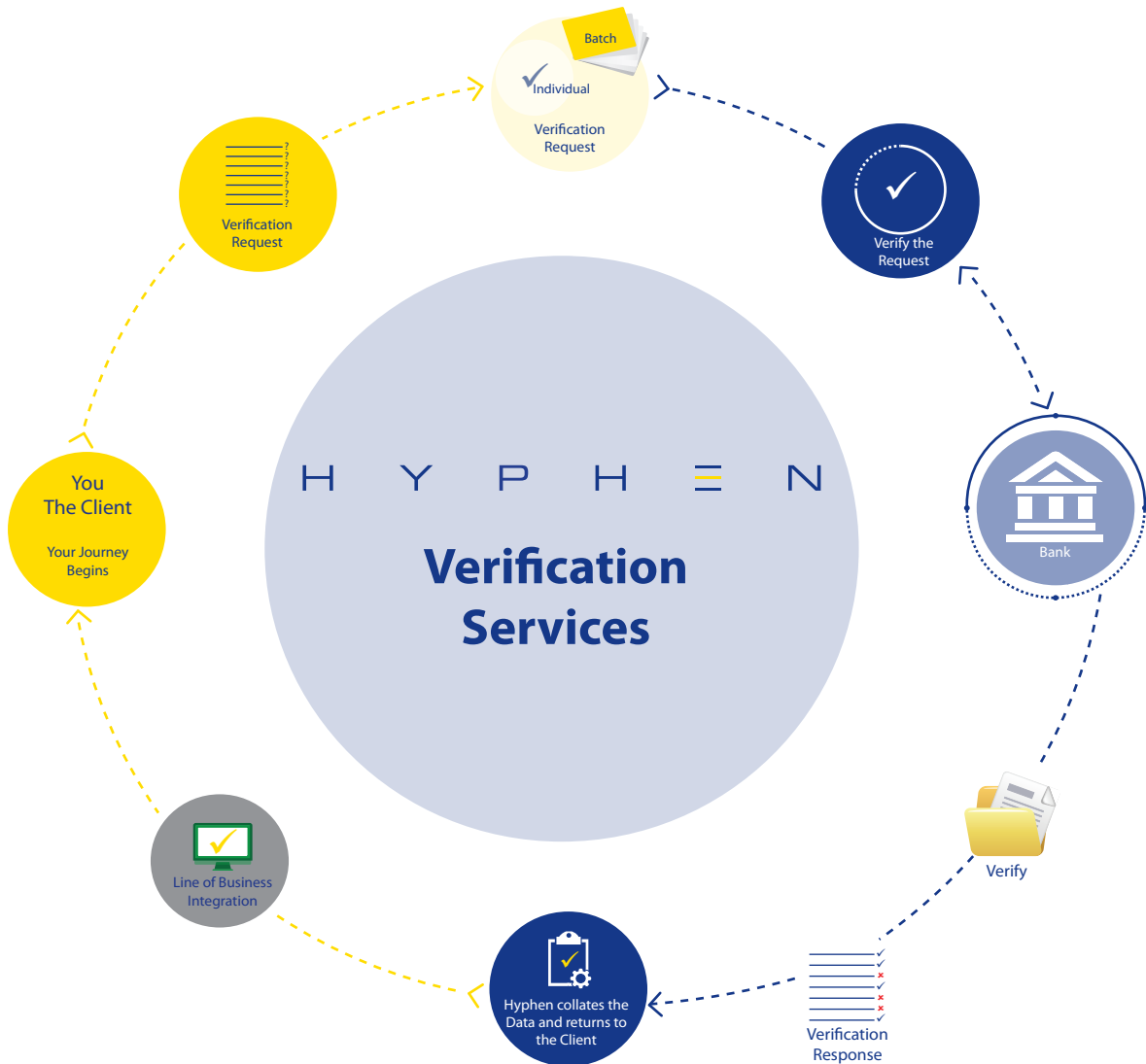
Credible track record

Hyphen processes in excess of 180 million transactions per annum and has built a thorough understanding of the different industries within the marketplace. Its management, sales, operations and customer service personnel have deep industry experience, which enables them to understand the unique needs of both small business entities and large corporate entities.

Quality people with a service ethos

Hyphen 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 provides solutions and services to some of the largest organisations in Southern Africa, including life assurance companies, short-term insurance companies, furniture and retail groups, municipalities, certain banks and prepaid service providers.

HYPHEN

Verification Services

Batch
Individual
Verification Request

Verification Request

Verify the Request

Bank

You The Client
Your Journey Begins

Verify

Line of Business Integration

Hyphen collates the Data and returns to the Client

Verification Response

Let's talk

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HYPHEN

Hyphen Technology (Pty) Limited

Data Quality Service (DQS)

Enterprise-wide Data Quality, Integration, Integrity and Enrichment

In the last couple of years the increasing rise in competition, Government Regulations and customer service requirements have forced businesses to focus on internal processes, process automation to streamline operations and the value of data.

Data quality and integrity is key to any integration initiative.

Prior to data being used for business analytics, data warehousing, campaigns or even customer relationship management, the data needs to be cleansed, standardised, validated and enriched where possible.
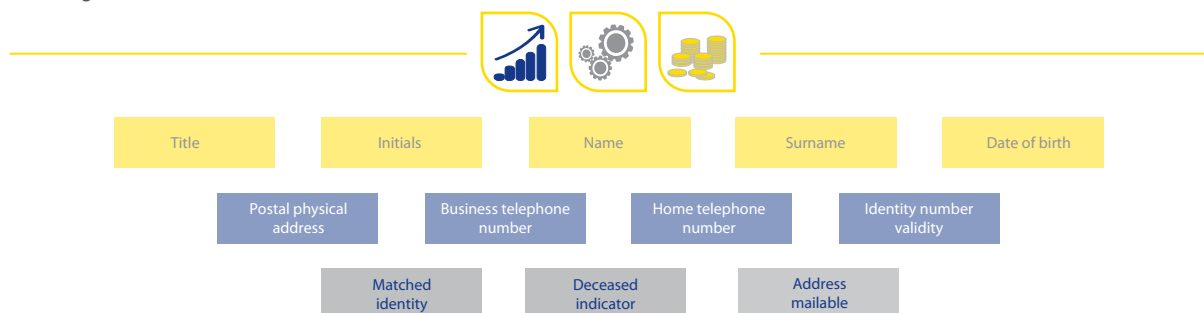
Data quality is not a once-off exercise, data degrades over time. Phone number area codes or phone numbers themselves change, streets are renamed, addresses rezoned, capturer errors occur, etc. Data quality is far more than simply fixing misspellings, reformatting data or doing a language translation.

Data quality is the consistent and comprehensive delivery of accurate and timely data to businesses - data that is relevant, regardless of its use or application.

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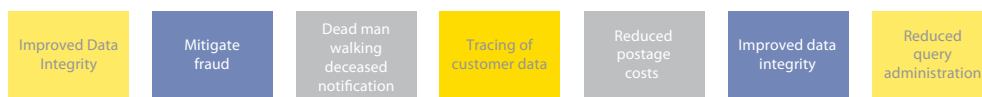
Data Verification Criteria

Existing contact data frequently does not have a consistent format and is derived from many different sources. It may contain duplicate records and also have data missing, misspellings or incomplete descriptions. Supply us with an Identity Number and we will correct the following information.

Title	Initials	Name	Surname	Date of birth

Postal physical address	Business telephone number	Home telephone number	Identity number validity

Matched identity	Deceased indicator	Address mailable

Benefits

High-quality data is critical to the efficiency of your business

Improved Data Integrity	Mitigate fraud	Dead man walking deceased notification	Tracing of customer data	Reduced postage costs	Improved data integrity	Reduced query administration

Let's talk

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Disclaimer

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Data Quality Service