

EMPOWER YOURSELF

against Application Fraud with Sherlock Lending



sherlock
Lending

MADE IN INDIA
MADE FOR INDIA

Solutions across: Application Fraud | Identity Fraud | AML Compliance



Equipped to **handle the evolving challenges** in application fraud

The fraud landscape in India is evolving. With changing business environment and rapid adoption of technology, Financial institutions are facing rising incidents of fraud. Lenders are fighting with fraudsters on multiple fronts like falsified or manipulated personal information such as name, identity, addresses, etc.

What a lender needs is a Fraud Bureau that is flexible and dynamic to meet the need of current and emerging realities.

Sherlock Lending comes with an evolved system to detect any anomalies in real-time, and a flexibility to integrate with variety of external systems. What's matchless about Sherlock Lending is that it's a made-in-India, made-for-India solution built on intelligent algorithms. As a Credit Bureau, CRIF has worked on the database of over 35 crore individuals across India, making its understanding of data in India distinct.

Sherlock Lending is empowered with advanced features to detect and investigate application fraud like never before:



Intelligent Search leveraging on Matching, Network and Machine Learning algorithms

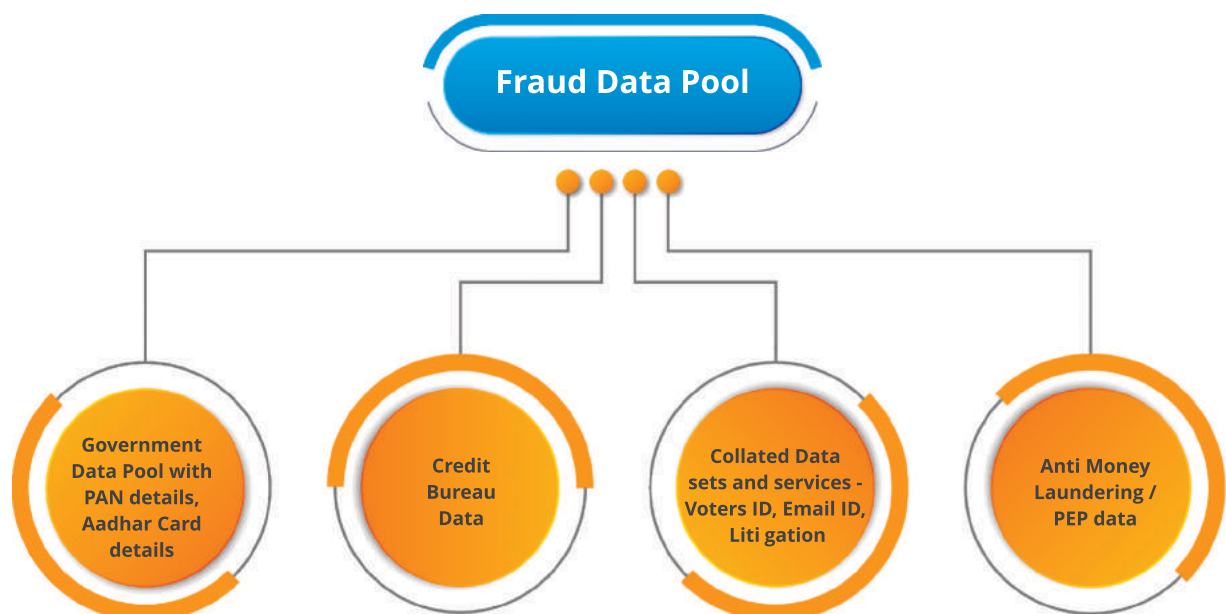
Our best-in-class algorithms to match name, ID & address work wonders, while detecting anomalies, even with complexities of Indian data environment. Sherlock uses Indian phonetics, amongst other approaches, to tackle challenges of matching same names written in many different ways. The network module utilizes machine learning to link records across many disparate data sources.



Wider Data Network: Multiple data sources for application, identity and compliance

Sherlock uses a diverse and ever-growing set of data assets in addition to the shared data pool of applications and known frauds. Identity is established using public registries for PAN and Aadhaar, Credit Bureau data and collated data set such as for Voters ID, Court Cases, etc.

It even goes beyond to support the needs of anti-money laundering and compliance by running applications against third party lists for AML, PEP and other sanctions.

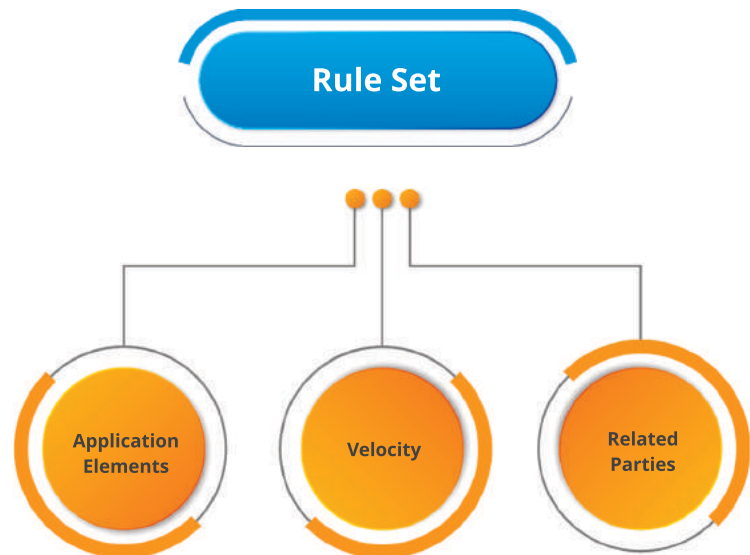




Power in your hands to manage your own rules

Fraudsters can be traced across multiple sourcing channels seamlessly through elements of identity, anomaly, velocity and related parties. Sherlock enables decision-makers with the power to manage their own rules and set their own thresholds in order to get most relevant cases in investigation queue.

Users can adapt to changing fraud trends in a very dynamic business environment using a highly configurable rule engine and can implement these rules in a very short turn-around time.



Real-time Monitoring and Review

Sherlock allows real-time monitoring and review of what happens within Sherlock through a dashboard.

A powerful visual MIS & insight module for risk and user teams is also a part of the solution to monitor key performance indicators (KPIs).

These features empower every institution to weigh the working of the rules they've created and their teams' efficiency at a single click of a button.



Assisted Investigation

With the help of Sherlock's user-friendly investigation framework, an investigator will find investigating cases much simpler. The investigator will be able to

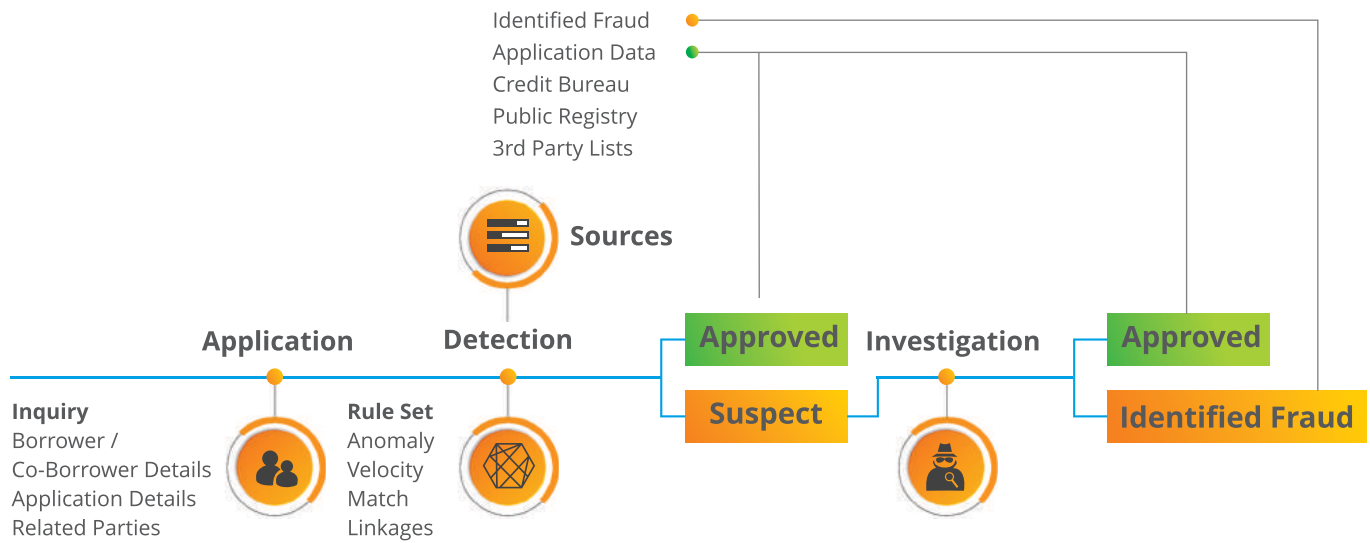
- discover connections across various applications visually through a simple network graph
- compare data elements in an application with those of selected past cases
- report the observations on cases within the organization and also to industry

A list of standard steps are recommended on every observation to assist investigator on 'what next'. The best part is, with a very basic training, processes can be standardized.

How do you BENEFIT from Sherlock?

- ✓ Better detection of fraud attempts - **Control fraud rates better**
- ✓ Lower review time for suspicious cases - **More Relevant cases for review**
- ✓ Minimum friction for genuine customer - **Customer first approach**
- ✓ Lower operational cost and higher value - **Efficient & Effective**
- ✓ Self-managed configurable rules - **Empower You, the User**
- ✓ Vast & ever expanding data network - **Comprehensive Data coverage**

How does an application flow through SHERLOCK?



Any knocked out case triggers an alert for credit risk managers of institutions which have an exposure to the customer to enable a proactive recovery action.

The CRIF Advantage



India's only FULL SERVICE credit information bureau for MSMEs, Individual and Microfinance borrowers



Sophisticated MADE IN INDIA, FOR INDIA technology solution



Largest credit bureau database of individual and MSME/ Commercial in India



Active adoption by leading PSU Banks, Private Banks and NBFCs



One-stop-shop for all credit related solutions

29 country-based operations

67 subsidiary companies

4 countries

4200+ staff professionals

6,300+ financial institutions

44,000+ business clients

20 countries with credit bureau solutions

500+ software installations

Time to get SHERLOCKED! Reach us



CRIF High Mark Credit Information Services Pvt. Ltd.

FOFB-04,05,06, Fourth Floor, Art Guild House Phoenix Market City, CTS, B, 15, LBS Rd, Kurla West,

Mumbai-400070. Ph: 022-7171 2900 | Email ID: info@crifhighmark.com | Website: www.crifhighmark.com