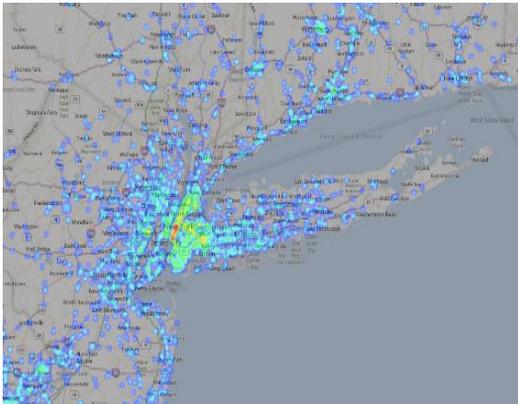


CREDIT RISK ANALYTICS FOR WORLDS LARGEST TELCO

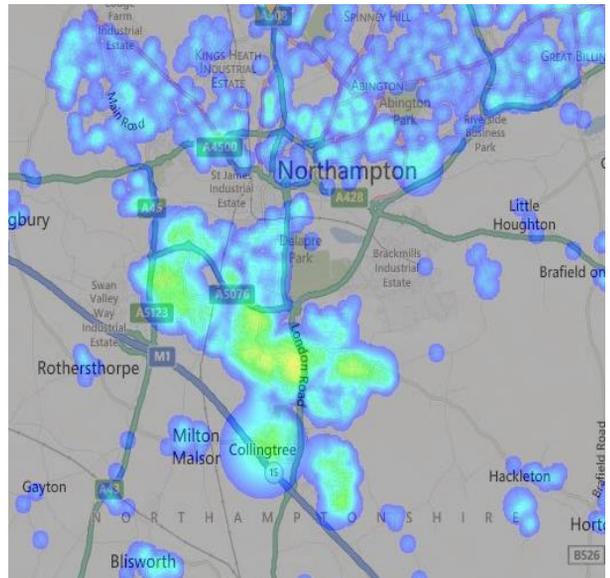
About MAPCITE. MAPCITE is a location intelligence software company committed to helping global organisations gain more insight from their data. MAPCITE products have earned a reputation for innovation, ease of use, speed, and the highest quality user experience. MAPCITE software puts the ability to analyse geographic based data in the hands of ordinary users. In the Finance sector MAPCITE tools and applications are used globally by organisations such as Vodafone, Lloyds Bank, Wells Fargo, Fannie Mae and EFTPOS Australia.



The Challenge. Over the past several years, consumer accounts receivable delinquency and bad debt has increased dramatically across the globe. At the same time, shareholders have become more demanding they want results that demonstrate both cost containment and profitability. More than ever, companies need to implement best practices in customer credit risk management. Industries such as Mobile Communications and Payments are at the forefront of this problem. Technology enabled analytics will enable Vodafone to be best of breed performers in a constantly moving and highly volatile market.

The Solution. MAPCITE was implemented within the Credit Risk Analytics group in 2011 and is now an integral tool used daily. MAPCITE technology has enabled:

- The ability to visualise large volumes of data, pertaining to Credit Risk, overlaid with demographic data such as income per capita, house price indices etc.
- Location based visualisation of BI analytics fed directly, via SQL, into the mapping engine
- Sharing LIVE visualisations across departments both locally and globally
- Animation of temporal data
- Time lining analytics displaying data down to minutes and seconds



“Why are some locations worse than others? We can see what we think are trends in large datasets but are never wholly sure. MAPCITE has enabled us to take guesswork out and get true data visualisations of the anticipated problem. More than that it has enable us to model other demographic data types concurrently with our data, prediction has now become part of our daily routine”. Director Credit Risk