



Data Analytics

Product Information Brochure

Introduction

CUFA (Credit Union Financial Analytics) Lending Analytics is trusted by many of our credit union partners. It helps them to gain advanced knowledge into the business lending and risks across a credit union's loan portfolio.

Through our offering of CUFA's data analytics, our credit union partners can determine the risk profile of loan types, calculate risk-based pricing, prioritise collection of loans, enhance the risk management of loans, inform loan underwriting and create custom reports, all driven through their own data.

CUFA works seamlessly with the Sercle Platform to help credit unions to provide measured, secure and affordable lending to their members.

Benefits:

- ✔ **Streamline the lending process**
With risk analysis and objective calculations set to your own variables, let the data empower you into making more responsible and informed lending decisions
- ✔ **Shaped to your needs**
Set your own requirements based on how you do business to keep your world turning and ensure your members receive a service tailored to their needs

Features

Intuitive data analytics

Sophisticated insights used by leading credit unions in the UK, Ireland and USA to help you see the full Sercle

Objective calculations

Produce highly granular, optimal risk-based pricing based on selected variables

Collection

Prioritise to focus your efforts on those with the greatest risk of loss

Custom reporting

Generate reports for quick and easy ad-hoc queries from directors, auditors and examiners

Compliance

Automated steps to determine expected credit losses and provisions to remain compliant with FRS 102 in the UK and Ireland, and IFRS 9 internationally. That's tech evolution, for the digital revolution

Risk determination

Create risk profiles for loan types to assist with designing and pricing loan products based on the unique needs of your members and tailored to your preferences

Underwriting

Inform underwriting to approve the loans most likely to perform well, and avoid poor-performing loans to help you keep moving onwards and upwards

What CUFA users say



“The best piece of software in the credit union space”

BARRY MONAGHAN
CEO, ALTURA CREDIT UNION




“CUFA is an integral, essential part of our credit control department, giving us valuable monthly guidance as to where to take action.”

STEWART AGNEW
OPERATIONS MANAGER, DUNDALK CREDIT UNION

Want to join the Sercle?

Help your credit union make the most of the digital financial revolution.

Get in touch today:

 **0141 420 1010**

 **hello@sercle.global**

