

Powering Opportunities for Malaysian SMEs

Leverage our Credit Management System for Better Credit Risk Management

When it comes to risk management, knowing your customers' true state of creditworthiness means the difference between making profits or losses. Make more informed business decisions with the right tools.

With Experian CrediTrack, our All-in-One Digital Platform with Credit Management and Auto Customer Relationship Management (CRM) System, Experian empowers small and medium-sized enterprises (SMEs) in Malaysia to make critical and time-driven decisions, building resilience.

Today, around 77% of SMEs in Malaysia remain at the basic digitalisation stage¹. Digital transformation is the next step forward for your business – make it possible today with CrediTrack.

Experian Information Services Malaysia (formerly RAM Credit Information Sdn. Bhd.) is Malaysia's leading Credit Bureaux registered under The Credit Reporting Agencies Act 2010.

We are the first Credit Reporting Agency (CRA) in Malaysia to achieve International ISO 27001:2013 certification in January 2017.



Globally, Experian serves 163 million businesses, with credit data on over 1.3 billion people. Present in 45 countries, Experian's 17,800 employees advise top business leaders in risk management, continuing the legacy of more than 125 years.

Experian CrediTrack Core Features



Credit Risk Management & Score



Secure & Compliant



Unlimited Users



Debt Collection & Recovery



User-friendly Interface



Monitoring & Auto Alerts



Centralised Data Storage



Document Management



International & Singapore Information



Access 24/7 Anywhere








Auto CRM Solution






Networking Management

¹ SME Corp, October 2021: Challenges in digital adoption. <https://smecorp.gov.my/index.php/en/resources/2015-12-21-10-55-22/news/4461-challenges-in-digital-adoption>

3 Steps for Better Credit Management for SMEs with Experian CrediTrack

|  Screen |  Monitor |  Eliminate |
|--|---|--|
| <p>Check credit profiles Conduct background checks on <i>new customers</i> before engaging in business.</p> <hr/> <p>Grow your business and minimise risks with the latest credit information:</p> <ul style="list-style-type: none"> • Experian i-SCORE based on Experian's proprietary scoring analytics • Banking information from Bank Negara Malaysia's Central Credit Reference Information System (CCRIS) • Company registry and financial information from Suruhanjaya Syarikat Malaysia (SSM) • Liquidated/ Wound-up/ Bankruptcy information from e-Insolvensi • Public domain litigation/ Legal action information • Monthly salary deduction information from Angkasa (SPGA) • Actions and announcements on public listed companies from Bursa Malaysia • Singapore & International Reports • Payment information / Aging defaults legal summons from industry players • Due diligence reports to comply with AML (PEP/Sanctions) / CFT regulations. | <p>Credit Alerts of your <i>existing customers</i>, suppliers, partners and competitors.</p> <hr/> <p>Monitor for abnormal payment patterns and contractual dispute problems. Receive alerts when your customers have borrowed more than their credit limit or are late on payments, so you can take timely precautions.</p> <p>Credit Watch Proactively monitor any deterioration in customers' credit profiles and get alerts on significant changes in their payment records or borrowing facilities.</p> <p>Red Alert  Be the first to know if your customers are involved in any lawsuits or have defaulted on payment.</p> <p>Business Watch  Track changes in business status, capital structure, ownership, and encumbrances.</p> | <p>Share Payment Info Join as a Trade Bureau member to share and get info on <i>good and bad customers</i>.</p> <hr/> <p>Take proactive action and eliminate unnecessary risks.</p> <p>Experian's Trade Bureau is a neutral collaborative platform established since 2004 for non-banking industry players to collaborate and share customers' payment information, positive and negative, for credit risk management and debt recovery.</p> <ul style="list-style-type: none"> • Over 2500 members contributing regularly • Over 3.5 million payment records positive & negative, contributed monthly • Members-only access to 12-months payment profile and payment trends. <p>Industry Debts Turned Cash (i-DTC) is derived from Experian's Trade Bureau, with more than 400,000 payment records from business corporations and SMEs</p> <p>Various Industries: Retail & credit financing, Building & construction materials, Logistics, Food and distribution, Rental, and more.</p> |

CrediTrack is

-  **Simple**
-  **User-friendly**
-  **Comprehensive reports**

Schedule your FREE DEMO today.

Our friendly and helpful executives in Central / Northern / Southern / East Malaysia are ready to serve you.

Call us at +603 2615 1128 or find out more at www.experian.com.my.

Core Features of Experian CrediTrack

- > 19 million Individual records
- > 2 million Directors & Business Owners' records
- > 2 million Company & Business records
- > 1 million financial summaries
- > 3.5 million payment records from industry-specific contributors
- > 28 years of litigation records
- 99% records of adjudged bankrupts & wound-up companies
- ANGKASA monthly loan repayment records for government servants
- Real-time access to Banking Payment Information - CCRIS