CreditReady

Partner Welcome Pack & Onboarding Playbook

Turnkey Rejection Funnel Middleware & Lead Recovery Specification

> **Strategic Notice:** CreditReady operates strictly as an outsourced technical software platform utilizing your organization's existing credit bureau contracts. This bypasses independent NCR/NCA licensing timelines, allowing for instant pipeline deployment.

1. Executive Integration Blueprint

This playbook establishes the operational requirements for retail lenders to deploy the CreditReady middleware layer. By intercepting your application rejection funnels, we systematically convert zero-value customer rejections into pre-vetted recovery portfolios.

2. Phase 1 Data Requirements (Nightly Batch SFTP)

To launch without disrupting your existing core infrastructure timelines, Phase 1 relies entirely on a secure, encrypted daily data transfer system via an automated SFTP directory loop.

Field Parameter	Data Type	Enterprise Operational Function
`lead_id`	String Token	Unique applicant reference to bridge callbacks cleanly to your origination core.
`id_number`	String (Encrypted)	South African National ID used safely for secondary diagnostic bureau calls.
`mobile_number`	String	The primary direct contact vector used to trigger customer onboarding updates.

Field Parameter	Data Type	Enterprise Operational Function
`decline_reason_code`	String Token	The granular rule failure code used to populate the custom user Action Hub roadmap.
`declared_income`	Numeric	Establishes the foundation parameters for the consumer's dynamic affordability tool.
`bureau_payload_string`	JSON Text Blob	The raw credit profile data used to automatically parse items inside the user dashboard.

3. Go-To-Market Communication Frameworks

Lenders can toggle between two communication tracks depending on their target volumes and active customer relationship layouts:

- **Scenario A (Passive Integration):** Secure redirect anchors embedded on the digital decline landing screen, or a simple text alert sent 24 hours post-rejection.
- **Scenario B (Aggressive Omnichannel Growth):** High-converting automated behavioral loop triggering WhatsApp alerts at minute 60, email summaries on Day 2, and SMS nudges on Day 7.

4. Automated Cured-Lead Webhook Callbacks

Once a near-miss applicant has cleared outstanding defaults and satisfied internal score tracking parameters on the platform, they clear the R99 checking fee. CreditReady automatically validates the recovery against your risk floors and returns a secure, pre-vetted JSON payload back to your credit engines for instant origination approval.

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