COMPANY OVERVIEW
PARTNER WITH US ON YOUR DIGITAL JOURNEY
ABOUT US

e4 is a technology company specialising in digitalisation.

By understanding the complexity of a digital journey, e4 partners with its clients to provide innovative solutions that suit their unique needs. Using an omni-channel platform approach, e4 offers a range of digitally-inspired services, and solutions.

Working across the financial services, data and legal sectors, e4 understands the intricate requirements in these sectors and uses its 18 years of industry expertise to assist clients in effectively managing their businesses through digitalisation.

Our local footprint includes offices in Johannesburg, Durban, Cape Town and Namibia, with a sales staff presence in Port Elizabeth, Bloemfontein, East London and Mpumalanga. Through our subsidiary, e4 International, we have offices located in London, Windhoek and Mauritius.
### A BRIEF HISTORY

At e4, we seek to establish invaluable, life-long partnerships with our clients. This is achieved through the provision of customised services, unique to specific needs, as well as walking with our clients on their journey to digitalisation.

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
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<tbody>
<tr>
<td>2000</td>
<td>L@W Holdings started by two attorneys, Trevor Coppen and Brett Ferguson. Standard Bank was first client, with a “Data Switch” for home loans followed by FNB.</td>
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<td>2003</td>
<td>Acquired ABSA contract in home loans, via a deal with Reginet. Most conveyancing law firms now using L@W.</td>
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<td>2006</td>
<td>Credit business grows substantially via EWC. Record months for home loan volumes (up to 56,000 bonds in one month).</td>
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<td>2009</td>
<td>Acquired SearchWorks (data) business in Cape Town. Acquired DC Partners (payment distribution business) in George.</td>
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<td>2011</td>
<td>Acquired AIS with it’s document generation solution, DocFusion. Stordoc goes live with ABSA (with large attorney panel roll-out).</td>
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<td>2013</td>
<td>SBSA goes live on Stordoc. Investec signs with L@W property to build end-to-end solutions.</td>
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<td>2014</td>
<td>Merged all former L@W entities (Property, Credit, Compliance and Data) into one. New “e4” brand launched. Major international expansion drive (UK, Australia, Mauritius and US).</td>
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<td>2015</td>
<td>Group grown to 18 companies, with over 400 staff.</td>
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<td>2016</td>
<td>New private equity investors purchase e4, Convergence Partners and Stockdale Street.</td>
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e4 looks to build lifelong partnerships and establish long-term relationships with its clients. As a trusted electronic solutions and services partner, e4 aims to continue to provide innovative digital solutions and services to its growing customer base nationwide.

**OUR VISION**

**WHO WE ARE, WHAT WE DO**

We use our expertise to understand the complexity of a client’s digital journey and provide innovative solutions to address these.

**OUR MISSION**

**WHAT WE ASPIRE TO**

e4 strives to build lifelong partnerships and establish long-term relationships with its clients, while producing solutions that are innovative and cutting edge.

**OUR VALUES**

**HOW WE ACHIEVE SUCCESS**

EXCELLENCE
TRUST & INTEGRITY
AUTHENTICITY
OPENNESS
PASSION

**OUR TEAM**

With substantial industry expertise at its core, our e4 Group Executive Team intrinsically understands and supports our vision, as well as the vision of our stakeholders and clients. The proven skills of the executive and management teams have allowed for a culture that nurtures energy, creativity and innovation. Our values, which we aim to live by each day drive our pursuit of finding leading-edge solutions in a fast-paced technology environment.
AT e4, OUR CORE CAPABILITIES LIE IN 7 DIFFERENT AREAS

CORE CAPABILITIES

- **PLATFORMS**
  - Secure data switching
  - Secure document exchanges
  - Secure payments

- **PROCESS AUTOMATION**
  - Web & mobile workflow applications

- **DOCUMENT MANAGEMENT**
  - Document generation
  - Document processing
  - Document storage

- **eSIGNATURES**
  - Various types of eSignatures (& signing tools)

- **DATA**
  - Data searches or verifications

- **AUTHENTICATION**
  - Fingerprint, facial & voice biometrics
  - Other authenticators

- **MIS & BI**
  - MIS (Management Information Systems)
  - BI (Business Intelligence)

ACADEMY
- PDF guides | Online videos | Webinars WalkMe

SUPPORT
- Administration | Help desk & technical services | Onsite support & relationship management

PROFESSIONAL SERVICES (IT PROJECTS)
- Professional & project fees

IDENTITY & ACCESS MANAGEMENT
- Digital certificates | Advanced digital certificates

RISK MANAGEMENT
- Risk management services
PRODUCT CATEGORIES UNDERPINNED BY SUPPORT SERVICES

**e4 PRODUCTS ACCORDING TO BUSINESS SECTORS**

- **MORTGAGES**
  - BondSwitching
  - BondSolution
  - Docfusion
  - StorDoc (Bonds)
  - SearchWorks
  - BondTracker
  - ProSign
  - Signing Hub
  - PaySwitch
  - Digital ID
  - DOTS
  - MIS & BI
  - Stortality
  - ValueNet

- **CONVEYANCING**
  - e4 Bonds
  - e4 Cancellations
  - e4 Transfers
  - TransferTracker
  - e4 Rates
  - Deeds
  - SearchWorks
  - BridgingFinance
  - StorDoc (Cancellations)
  - BankCancellations
  - SigningHub Rates Solution

- **CREDIT**
  - Collections Platform
  - DebtReview
  - CourtWorks
  - SearchWorks
  - VehicleLeasing

- **COMPLIANCE**
  - FICA-X
  - VirtualFICA
  - ComplianceHub
  - StorDoc
  - SearchWorks

- **DATA**
  - CourtWorks
  - SearchWorks
  - BridgingFinance

- **ONBOARDING**
  - RealRes
  - LoanPotential
  - VirtualIdentity
  - SearchWorks
  - Confirm My Income

**SUPPORT SERVICES**

- **ACADEMY**
  - PDF guides | Online videos | Webinars WalkMe

- **SUPPORT**
  - Administration | Help desk & technical services | Onsite support & relationship management

- **PROFESSIONAL SERVICES (IT PROJECTS)**
  - Professional & project fees

- **IDENTITY & ACCESS MANAGEMENT**
  - Digital certificates | Advanced digital certificates

- **RISK MANAGEMENT**
  - Risk management services
Our offerings range from that of standard and entry-level, to entirely customised with intention.

In everything we do, we apply only the most suitable technology and best benchmark practices, to confidently create solutions that address our clients’ individual and specific needs.

Our key products and services are provided across the following industry verticals: Mortgages, Conveyancing, Credit, Compliance and Data; supported by the following value-added services: Support, e4 Academy (for training), Identity and Access Management, Professional IT Services (IT Projects) and Risk Management.
Onboarding represents the first interaction that customers have with an organisation, and this sets the tone for the relationship going forward. e4 has built a range of digital back-end services that cater to all aspects of customer verification during the onboarding process, including FICA-regulated KYC.

**ID VERIFICATION:**
- A video/non-video-based solution is available, depending on the markets served, and the client’s existing processes and scope to extend these.
- Validates and extracts text from an image of an ID document (RSA green booklet or smart ID card).
- This text/data is then validated against the data from Home Affairs for verification.
- The ID photo can also be extracted and compared to an ID photo from Home Affairs.
- RSA & International passports are supported.

**LIVENESS DETECTION:**
- This technology performs various functions to test whether a real person is transacting a process and not a BOT.
- This is essential for any automated digital onboarding processes, where there is no face-to-face human interaction (non-video services).
- It allows for a fully digital FICA process.
**FACIAL MATCHING**

- We perform facial biometrics to match two images of a person.
- This is used to determine, based on a confidence score, if the two images are of the same person.

**VIDEO CONFERENCING**

- We provide a video-conferencing tool to allow two people to communicate via a web browser or mobile app.
- This is used in business situations where a customer needs to speak face-to-face with a consultant, such as the Virtual FICA process.

**PROOF OF RESIDENCE**

- e4 offers the leading proof of residence service in South Africa, by allowing institutions to access address data via integration to a wide range of sources.
- e4 offers data aggregation and a sophisticated rules engine with algorithms that compare a declared address to existing records at various sources (with the ranking of sources).
- The service creates a unique digital proof of address record for a customer, with the output being a PDF for digital storage and data that can be stored and used by the organisation.

**INCOME AND EXPENDITURE VERIFICATION**

- Our “Loan Potential” and “Confirm My Income” products offer digitised solutions to verify income.
- For example, Loan Potential imports and processes bank statements, from which it produces an income statement that confirms the value of the income and expenses of a potential customer for a credit application.
ONBOARDING PRODUCTS

REALRES™

Allows for a synthetic proof of address document to be created, using the SearchWorks system.

This document is generated based on a customer providing (i) their ID and (ii) their current residential/street address as an input into SearchWorks, which then pulls the relevant details to confirm the validity of the details to the bank.

VIRTUALIDENTITY™

VirtualIdentity is a digital, easy to use solution that allows a client to complete the tedious FICA process from the comfort of their home, in a matter of minutes.

CONFIRMMYINCOME™

CMI provides a real-time platform to confirm the income of credit applicants in real time by aggregating all income sources via banking statements or internet banking. Within seconds, you can confirm an applicant’s stated income and determine the suitability of a loan.

LOANPOTENTIAL™

Loan Potential assists lenders and payment providers to confirm the identity and income of their online customers in real-time.

This solution is unique in that it allows the ability to extract and analyse an individual’s or business’ entire banking footprint across multiple banks, providing a consolidation and deep analysis of all account income and expenses.
MORTGAGES

**BOND SWITCHING™**
A data platform that enables banks to deliver bond instructions to third party vendor packages securely. e4’s BondSwitching maintains the integrity and non-reputability of actions through the use of cutting-edge public and private key encryption technology.

**BOND SOLUTION™**
As an end-to-end service, BondSolution assists banks and bond attorneys with their interactions, such as bond registration and the preparation of bond documents.
Thus, simplifying business-to-business relations.

**STORDOC™**
Used by four of the top banks in South Africa, as well as their attorney panels, StorDoc is a secure online FICA and document management solution for scanning and enforcing all document rules in the system.

**PROSIGN™**
Through advanced technology, ProSign enables clients to sign home loan documents electronically via a signing pad or tablet.
It records forensic biometrics in verifying signatures. All e-signed documents can be easily uploaded to StorDoc. Thus, removing the need to scan documents.

**BOND TRACKER™**
The BondTracker mobile platform provides a client with the ability to track the progress of their bond paperwork from inception to registration.

**SEARCH WORKS™**
As a web-based information portal, SearchWorks enables business sector users to perform a range of data searches from one secure platform.

For more information on SearchWorks, please visit the SearchWorks website at www.searchworks.co.za
As a cloud-based signing solution, SigningHub allows business processes to continue without the intervention of paper documents.

SigningHub lowers paper-related costs while improving security and expediting business processes and managing workflow processes. This solution provides a verified digital signature and/or an advanced legally admissible signature.

A complete, secure solution used to verify a client’s fingerprint biometrics directly with the Department of Home Affairs.

Thus, enabling the authentication of an identity check through the use of the latest verification technology. This product is most suitable as an anti-fraud measure that confirms the identity of the client engaged in the transaction in real-time.

A complete, secure solution used to verify a client’s fingerprint biometrics directly with the Department of Home Affairs.

Through automation, PaySwitch assists in making real estate payments relating to property transactions.

Advancements in technology have resulted in more efficient electronic solutions that make business simpler for all stakeholders involved in real estate proceedings.

Stortality is a value-added offering that allows for the monitoring of staff efficiency when using StorDoc.

Reports can be set-up and sent using StorDoc to keep track of workflow within a company, as well as the quality of effort expressed by the employees.

ValueNet is a platform that banks can use to send electronic instructions to commercial property valuers.

This allows the service providers to complete commercial property valuations through a systematic approach.

Offered by AIS, DocFusion is a subsidiary of e4. This product is deployed within e4 as the preferred document generation platform for all banks.

As a business service used on behalf of bank clientele, e4 evaluates document requirements, assesses the business rules and data topology with the aim of building and managing template changes over time.

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e4 Bonds is a complete third-party vendor package that facilitates all processes from the receiving of bond instructions from financial institutions to the drafting of bond documents and lodgement with the Deeds office.

An online transfer solution using an intelligent workflow that logically guides users through the transfer process.

RatesCouncil provides councils with the ability to both issue and sign the Rates Clearance Certificates, online, through one application.

Rates are a web-based platform that enables attorneys to request figures and apply for rates clearance certificates from councils. The platform also provides an interface for financial institutions to request outstanding figures on distressed properties.

DeedScanner allows lodging agents to update live transactions, with immediate progress updates, on matters as they progress through the Deeds Office.
**SEARCHWORKS™**

As a web-based information portal, SearchWorks enables business sector users to perform a range of data searches from one secure platform.

**TRANSFERTRACKER™**

This service allows clients to make use of a mobile application to communicate with their transfer attorney.

The mobile version of the TransferTracker platform allows the user to track and manage the progress of the task at hand.

**BRIDGINGFINANCE**

A module within the SearchWorks product that enables the automated processing of applications, BridgingFinance is a platform used to combine financial efforts from application to payout.

**STORDOC™**

StorDoc includes a complete workflow system to review and approve electronic documentation and is fully compatible with our document generation and electronic signature solutions.

**BANKCANCELLATIONS™**

BankCancellations is a service platform provided by e4 that assists and enables cancelling banks to instruct cancelling attorneys to facilitate consent in the cancellation of bonds.

The cancelling attorney can share cancellation figures with the transferring attorney and upload the confirmation of guarantees provided.

**TRUSTINVEST™**

In conjunction with PA, SearchWorks offers new functionality that provides attorney firms with the ability to invest the client funds they hold in a trust at competitive rates.

TrustInvest uses a variety of banking institutions via Partnership Acceptances. Currently, only Investec is a part of this, however, other banks are being added.
CreditCollections is an enterprise workflow application used by credit providers to manage the hand-over of default accounts to attorneys for collection. The application provides performance monitoring and SLA management, as well as integration into back-end systems.

DebtReview is a workflow application that can manage an entire department in accordance to the NCA. It includes features such as SLA management, document generation, and storage. The product offers integration into debt counselling software and provides an attorney interface.

As a workflow application, AdminOrders manages the entire consumer administration process. The process allows for creditors to manage information emanating from administrators in addition to consolidating payments.

Deceased or insolvent estates are logged onto this portal by credit providers. The flow of the account is tracked through various stages to finalisation. Consultants attend to notifications, lodge claims, conduct follow-ups, build property sale workups and capture dividends received.

CourtWorks is an information portal specialising in the sourcing, uplifting, processing and switching of court and legal-related information. This platform currently provides credit information such as judgment, debt review, administration order and adverse report to the credit industry from 95% of courts in the country.

As a web-based information portal, SearchWorks enables business sector users to perform a range of data searches from one secure platform.
A solution that provides the required tools to manage financing within the motor industry, such as leases on vehicles, VehicleLeasing offers full credit assessment capabilities and interfaces seamlessly with third-party systems, such as the TransUnion credit bureau and payment acquirers.

e4 has a full team of accredited court agents that collect and make copies of public record court documents in the civil courts of South Africa. With ConsumerAlerts, once a court order is listed against the chosen consumer(s), the subscriber will receive an email notification, as well as have the option to request the physical document copy via SearchWorks.

DRSwitch is a central data switch which facilitates the automation of document flow between debt counsellors and credit providers. Client information is captured by the debt counsellor and then securely sent to the credit provider via a data switch. This information is then automatically populated into the credit providers’ system.
StorDoc includes a complete workflow system to review and approve electronic documentation and is fully compatible with our document generation and electronic signature solutions.

As a web-based information portal, SearchWorks enables business sector users to perform a range of data searches from one secure platform.

FICA X is a solution that will enable stakeholders to obtain: (i) Proof of residence & (ii) potential RSA ID documentation on their customers’ behalf, during the client origination process, the onboarding and FICA process or any subsequent KYC processes.

These electronic documents are obtained directly from approved sources, securely and quickly.

This solution allows institutions to manage any panel of service providers, by allowing them to upload specific compliance information and documentation, as specified by the institution.

These customisable rules are pre-defined in the solution and will guarantee that all entities are compliant, and the solution pro-actively manages the compliance level of each entity.

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• We service over 50 municipalities including all the major metros.

• Direct Axis
• JD Group
• Liquid Capital
  • MBD – Munnik Basson Dagama Inc.
  • NDMA
• PWC – Pricewaterhouse Coopers
  • RCS
  • Truworths

• African Bank
• ABSA Bank
  • Capitec
  • FNB
• Investec
• Nedbank Namibia
• Nedbank
• Standard Bank Namibia
• Standard Bank SA
• Wesbank

• Compuscan
• Experian
• Innoxico
• Trans Union
• XDS

• Most law firms in SA
  (20 000+ users)

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