COMPANY OVERVIEW

WE OFFER DIGITALISATION FOR FUTURE-FORWARD BUSINESSES, SO PARTNER WITH US ON YOUR DIGITAL JOURNEY.
ABOUT US

Every journey to digital transformation is unique. We work closely with our partners to understand their business and customise innovative solutions based on their current needs and ambitions. Whether it’s a tweak or a full digital transformation; we use an omnichannel platform approach to offer a range of digitally-inspired services and solutions.

We specialise in the financial services, legal and data sectors. Being in existence for nearly two decades, we understand the intricacies of these industries and assist organisations to be fully-equipped for the future.

Our expertise extends across South Africa with offices in Johannesburg, Durban and Cape Town, as well as a presence in Namibia. We have sales staff in Port Elizabeth, Bloemfontein, East London and Mpumalanga. Through our subsidiary companies, our footprint is global, with teams located in London, Windhoek and Mauritius.
e4 is dedicated to propelling our partners’ digital journeys with innovative products and excellent service.

OUR VISION
JOIN US IN THE DIGITAL FUTURE

To be the most advanced company in business digitalisation, consistently delivering innovations that allow our lifelong partners to exceed industry standards, thrive in the ever-evolving digital world, and achieve their own business goals.

OUR VALUES
THE CULTURE OF OUR COMPANY IS BUILT ON THESE VALUES

EXCELLENCE
TRUST & INTEGRITY
AUTHENTICITY
OPENNESS
PASSION

OUR MISSION
EVERY DAY WE WORK WITH OUR MISSION IN MIND

Our mission is to harness technology to create innovative solutions that move industries forward, faster.

OUR TEAM

Our Executive Team have collectively served at e4 for over 40 years. As individuals, they each bring their own wealth of expertise and industry experience to the mix. Together with our hands-on management team, they have created an environment that promotes innovative thinking and breeds energetic, achievement-driven teams. As a company, we are motivated by our vision and strive to support our clients in achieving theirs.
e4 is dedicated to propelling our partners' digital journeys with innovative products. We are continually developing new offerings based on our client's requirements. We employ cutting-edge technology and apply international benchmark practices to everything we do. Whether it's a tweak or a full digital transformation, we're here as partners in the digitalisation of your business. One of our e4 specialists will assist in creating a customised suite of products and solutions that answer to your business needs.
Onboarding is everything. It’s the very first time an organisation gets to interact with a new customer and lay the foundation for a great relationship. e4 has built a range of digital back-end services to help your organisation make a stellar first impression. Complete all aspects of customer verification, including FICA, in a more straightforward, smarter way.

**REALRES™**

By instantly generating a legitimate digital proof of residence document, RealRes eliminates one of the biggest barriers to onboarding and authenticating a new customer. With only an identification number and physical address, RealRes is able to verify the person’s residence, by allowing institutions to access address data via integration from a wide range of sources. Data aggregations and a sophisticated rules engine with algorithms compare declared addresses to existing records at various sources. Once results appear, the system creates a proof of address record for a customer as a PDF for digital storage.

**VIRTUALIDENTITY™**

Virtual Identity allows your customers to complete the FICA and RICA process remotely, within minutes. The platform connects clients to institutions through a face-to-face video conferencing link, whereby two people can communities via a web browser or mobile app, as if in the same room. A facial biometric is performed to verify the identity of a person. Two images of the person are matched up to produce a confidence score.

Find the full brochure for each of these products at www.e4.co.za/onboarding
ONBOARDING

CONFIRM MY INCOME™
This innovative solution scans bank statements or a direct data input to instantly aggregate and report on all sources of income for credit applicants. Within seconds the institution can determine if the customer qualifies for a loan.

LOAN POTENTIAL™
Loan Potential is able to provide an individual or business with an entire banking footprint across multiple banks, offering a deep view of all income and expenses. Now lenders and payment providers can increase their decision accuracy with a complete, real time view of every customer’s financial position, and simplify the credit application process for customers.

SEARCH WORKS™
SearchWorks, a central and secure web-based information portal. Enabling professionals within the business sector to perform various live data searches with real time results. This platform provides users with the most current information available.

GENUID
GenuID assists with the FICA requirement of verifying a consumer’s identity. However, with GenuID, customers can also do this in a self-service manner. The on-screen prompts guide a customer through the Identity Document verification journey in a simple and easy to understand manner. This solution is simple to implement and can be integrated into an existing website or application. Business rules can be applied to align this verification process to meet an organisation’s security requirements.

Find the full brochure for each of these products at www.e4.co.za/onboarding
MORTGAGES

**BONDSWITCHING**

This data platform allows banks to securely deliver bond instructions to third-party vendor packages. The integrity and non-reputability of every action is maintained through the use of secure public and private key encryption.

**BONDSOLUTION**

This web-based platform is an end-to-end service which enables banks and bond attorneys to interact on bond registrations and the preparation of bond documents; simplifying communication and relations.

**BONDTRACKER**

We've made the bond tracking process a breeze for conveyancers and their clients with an on-the-go mobile app which tracks the progress of a bond. Now, both parties can stay in the loop by tracking their bond paperwork from start to registration.

**STORDOC**

StorDoc is a FICA and document management solution. It offers secure scanning, document certificate signing (electronic original) and the enforcement of all FICA and document rules in the system. This trusted solution is used by four of South Africa’s top banks, as well as their attorney panels.

**PROSIGN**

Documents can be electronically signed by customers and law firms using ProSign and a signing pad or tablet. These documents can easily be uploaded to our StorDoc solution, eliminating the need for document scanning, and further speeding up the home loan process.

Find the full brochure for each of these products at www.e4.co.za/mortgages
MORTGAGES

**COMPLIANCEHUB™**

This adaptable platform allows organisations to set up customised rules, and their service providers to upload compliance info and documentation accordingly. With ComplianceHub your organisation can more effectively manage and guarantee the compliance of the service providers you work with.

**SEARCHWORKS™**

SearchWorks is our central, secure web-based information portal. It enables professionals within the business sector to perform various live data searches to access the most current information available.

**STORTALITY**

This value-added offering allows businesses to monitor the efficiency of staff that use StorDoc. It’s an easy way to keep track of the workflow of the company, as well as the efforts of individuals, using StorDoc to set up and send reports.

**PAYSWITCH™**

Payswitch is a specialised module consolidating and facilitating, the accurate distribution of payments in the mortgage registration process. The solution provides a secure and efficient electronic payment mechanism linking all relevant stakeholders from mortgage grants to mortgage registration and subsequent payouts.

**VALUENET™**

With the help of ValueNet, banks can electronically instruct commercial property valuers to carry out valuations systematically. The platform streamlines the evaluation process, simplifying business-to-business relations.

Find the full brochure for each of these products at www.e4.co.za/mortgages
Go paperless with SigningHub. Our cloud-based signing solution allows our clients to capture verified digital signatures and/or advanced legally admissible signatures. SigningHub keeps the process digital, improving security and cutting costs. It also allows our clients to lighten their carbon footprint.

DocFusion is deployed within e4 as the preferred document generation platform for all banks. It assists our clients in managing documents and data through digital signatures, dynamic barcodes and workflow.

Find the full brochure for each of these products at www.e4.co.za/mortgages
Bonds is a complete third-party vendor package which succinctly facilitates all bond instruction processes. The solution manages every step of the home loan process, from receiving instructions and drafting bond documents, to lodgment with the Deeds Office.

RatesCouncil provides councils with the ability to both issue and sign the Rates Clearance Certificates, online, through one application. This solution is being used across South Africa by more than 50 municipalities, including all major metros.

This online solution uses logic and technology to effortlessly guide the user through the transfer process. An intelligent workflow, based on real industry insights, makes a complex series of steps simple. It also integrates with rates councils, SARS and estate agent portals.

Find the full brochure for each of these products at www.e4.co.za/conveyancing
CONVEYANCING

TRANSFERTRACKER™

The TransferTracker mobile application gives clients a direct line of communication with their transfer attorney. Through the platform, they can remotely track and manage the progress of the matter and receive push notifications on key milestone events.

DEEDS™

Deeds electronically connects corresponding attorneys to lodging agents anywhere in South Africa. Using our mobile DeedScanner application, lodging agents can provide live progress on matters as they progress through the Deeds Office.

DEEDSCANNER™

This value-added product can be used alongside Deeds to electronically share matter progress through scanning Deeds Office barcodes. Lodging agents are now able to update live transactions, with immediate progress updates on matters as they progress through the Deeds Office.

SEARCHWORKS™

SearchWorks is our central, secure web-based information portal. It enables professionals within the business sector to perform various live data searches to access the most current information available.

BRIDGINGFINANCE

BridgingFinance is a module within the SearchWorks product. It enables the automatic processing of applications for bridging finance.

Find the full brochure for each of these products at www.e4.co.za/conveyancing
CONVEYANCING

STORDOC™
StorDoc is a FICA and document management solution. It offers secure scanning, document certificate signing (electronic original) and the enforcement of all FICA and document rules in the system.

BANKCANCELLATIONS™
BankCancellations is a service platform that enables cancelling banks to instruct cancelling attorneys to facilitate a consent to cancel a bond. The cancelling attorney can also share cancellation figures with the transferring attorney and upload the confirmation of guarantees provided.

TRUSTINVEST™
In conjunction with Partnership Acceptances, 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.

Find the full brochure for each of these products at www.e4.co.za/conveyancing
DATA

**COURTWORKS™**
This specialist information portal aids the credit industry in the sourcing, uplifting, processing and switching of court and legal related information. CourtWorks retrieves judgments, debt reviews, administration orders and adverse reports from 95% of courts in the country.

**SEARCHWORKS™**
SearchWorks is our central, secure web-based information portal. It enables professionals within the business sector to perform various live data searches to access the most current information available.

**BRIDGINGFINANCE**
BridgingFinance is a module within the SearchWorks product. It enables the automatic processing of applications for bridging finance.

Find the full brochure for each of these products at www.e4.co.za/data
CLIENTS

CORPORATE & FINANCIAL SERVICES

• Direct Axis
• JD Group
• Liquid Capital
• MBD – Munnik Basson Dagama Inc.
• NDMA
• PWC – Pricewaterhouse Coopers
• RCS
• Truworths
• African Bank
• ABSA Bank
• First Rand Bank
• FNB
• Investec
• Nedbank Namibia
• Nedbank
• SA Homeloans
• Standard Bank Namibia
• Standard Bank SA

LEGAL SERVICES

• Most conveyancing firms in SA
  (+-20 000 users).

GOVERNMENT

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

CREDIT BUREAUS

• Compuscan
• Experian
• Innoxico
• TransUnion
• XDS

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