



Enabling risk-free business with secure and accurate payroll data.

At Comcorp, we're transforming the income verification process for our customers by transferring payroll data through our Secure Payslip Exchange (SPX).

SPX enables real-time, digital sharing of payroll data, supporting accurate and faster income verification processes while streamlining the onboarding journey for both consumers and businesses.

SPX offers a secure, real-time platform to access verified income and employment information - directly from the source.

SPX enables businesses to retrieve payslips through a secure process. This not only enhances the customer experience but significantly reduces the risk of application fraud.

This streamlined approach reduces fraud, eliminates paperwork, and ensures compliance - making income verification faster, safer, and more transparent for everyone involved.



Fast, convenient
finance
processing



Supports
responsible
lending



Secure platform
reduces payslip
fraud



Strengthens
obligations set
out by the POPI
ACT



Data and PDF
in real-time

How it works:

Integrating with SPX is effortless. Businesses continue using their existing customer onboarding process, with just one simple addition: obtaining the customer's consent to access their payroll data. Once consent is granted, the SPX system is activated. In real time, it delivers up to three months of payslips in both structured data and PDF formats.

The data file enables automated processing, streamlining decision-making and operations, while the PDF version provides a clear audit trail for compliance and recordkeeping.

Reduced Operating Costs

- Reduced call centre costs for confirming employment and income verification.
- Reduced need for physical documentation during credit applications.
- Fully automated process streamlines workflows.
- Faster, more accurate lending decisions.
- Fewer application drop-outs and faster approvals.



Smarter Income Verification Outcomes

- Compliance with NCR requirements for income verification.
- A consent-driven program prevents abuse and fraud.
- Independent audits rated the security model among the highest international standards.



Enhanced Compliance & Security

- Supports responsible lending practices.
- Enhanced underwriting processes with increased lending volumes.
- Reduced costs associated with data sourcing.
- Lower rates of application fraud.
- Greater customer satisfaction and broader customer base eligibility.
- Improves customer conversion as fewer documents are required.



Join the Evolution

SPX is transforming the way organisations access and verify income and employment information.

By securely connecting businesses to verified payroll data directly from source, SPX enables faster, more accurate income verification while reducing reliance on customer-supplied documentation.

With customer consent, verified payslip data can be shared securely in real time, helping organisations streamline applications, reduce fraud risk, improve operational efficiency and deliver a faster, more seamless customer experience.

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SPX
by  COMCORP