



An Overview of Standard Batch Characteristics

TransUnion has been a leading provider for bureau based analytic and decisioning solutions since 1990. By utilizing our rich history credit bureau data, we've successfully implemented numerous models for a wide range of applications.

The data stored at the bureau is supplied by members of the Credit Providers Association (CPA), an affiliation of creditors from the financial, telecommunications and retail sectors. In sharing this data, a vast amount of information is made available on over 15 million credit active individuals who are either contractually bound or who are actively seeking credit with one or more CPA members. The CPA's membership covers a large spectrum of economic activity. Affiliates range from the micro lending industry to mortgage bonds and asset finance, from credit cards to clothing and general retail. This diverse membership ensures an accurate representation of South Africa's economically active population.

The data stored at the bureau can be categorized into four groups:

1. **Demographic:** This includes age, gender, marital status, number of dependents and address
2. **Enquiries:** All applications for credit are stored at the bureau
3. **Payment Profile:** A record of payments made and missed, outstanding amounts, credit limits and delinquencies are stored on a monthly basis
4. **Public Records:** Any legal action taken against non payers

SBC aggregates all bureau information into a set of 300 meaningful variables. For each individual, SBC generally takes into account factors such as:

1. Depth Of Credit:

- a. Number of trades
- b. Age of trades
- c. Credit limits and outstanding balances
- d. Monthly Payment amounts

2. Credit Activity:

- a. Number of enquiries
- b. Number of trades opened
- c. Spending patterns

3. Negative Data:

- a. Delinquencies
- b. Legal actions

Credit data has proven to be an accurate and reliable source of information for use in a variety of applications. TransUnion has been at the forefront of providing numerous solutions in the following areas:

1. Credit Risk Mitigation
2. Marketing
3. Collections
4. Fraud Prevention

Key to the success of our solutions was the development of Standard Batch Characteristics (SBC). SBC is a comprehensive set of variables that accurately describe an individual's credit profile. It offers a robust set of indicators that can be used in an online environment for real time solutions. It is also used in a batch environment where large populations are processed, typically for marketing or collections purposes.

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