



TransUnion Indigent Verification Services

Verify consumer indigence and make timely decisions

TransUnion's Indigent Verification Services lets government departments more effectively maintain their indigence records, which helps ensure the fair and equitable distribution of public services, and to effectively manage risk.

With years of experience developing scoring models and access to a vast amount of data, our analysts have developed the TransUnion Indigent Score, a rules-based model that determines the likelihood that a consumer is indigent. The Indigent Score uses bureau data to determine a person's income and their state-defined indigence status, including, but not limited to:

- Payment profile data as submitted by SACRRA members
- CIPC information
- Deeds information
- Identity information from the Department of Home Affairs

INDIGENCE

"Any household or category of households, including a child-headed household, earning a combined gross income, as determined by the municipality annually in terms of a social and economic analysis of its area, as vested in the municipal policy, which qualifies for rebates or remissions, support or a services subsidy."

How does the model work?

Step 1. Verification of indigent policy specific to the customer, as defined by the state

For example, does the applicant own property?

Step 2. Data cleanse

Validate and verify the applicant's ID number, name and surname.

Step 3. Determine income with the TransUnion Income Estimator Model

This gives a proxy monthly gross income for consumers from R500 to a maximum of R40000. This step helps you to:

- Verify declared income and employment status
- Gain a current view of an applicant's income
- Provide an estimated income when specific numbers are unavailable

Benefits

- Ensures fair distribution of public services, such as healthcare and electricity
- Allows hassle-free and seamless maintenance of indigent lists

Powered by TransUnion DecisionEdge

TransUnion DecisionEdge® helps you to incorporate and act on unique insights into consumer behaviour, preferences and risk to drive profitable growth. We deliver an integrated suite of decisioning solutions that empower you to employ strategies for acquiring new customers and expanding existing relationships. These solutions can be quickly configured or expertly customised to meet your specific needs.

For more information on TransUnion's Indigent Verification Services, please contact your sales representative

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