



Business Information Modules

Build the report that's right for you

Whether you're segmenting your market, targeting new business, selecting profitable customers or managing and monitoring your customer base, accurate and effective information is critical to success.

Customise the information you want and need and select modules individually or group them together to build your own reports

1. Business on-file modules include:

- **Statutory identification details**—identification of the business including contact and address information, registration details, VAT numbers and tax numbers
- **Subject default adverse information**—civil court records, default information, notarial bonds and notices
- **Enquiry history**—information on other companies that have made enquiries on the business in the past
- **Bank on-file**—history of bank codes provided on the business
- **Trade on-file**—history of trade references obtained on the business
- **Trade data**—information on how a business pays its accounts—terms extended, account status, credit limit and age-bucket information
- **Account verification services**—history of previously verified bank account details corresponding to the ownership details
- **Finance and operations information on-file**—turnover, balance sheet, vehicle fleet and operational information
- **Property and bond information**—contains business properties owned and related bonds. Available as a summary or comprehensive report

Business on-file modules cont.

- **Unmatched judgments**—possible adverse information recorded against a business entity that did not match according to our matching rules
- **Compliance indicator**—indicates if a debtor falls within NCA or CPA
- **Business benchmark**—compares key characteristics of the business to other businesses within the same industry classification
- **Notarial bonds**—a special security taken in relation to a movable property
- **SME score**—predicts the likelihood of business failure within a 12 month period of a small to medium enterprise (annual turnover between R5 and R60 million, maximum 200 employees)
- **Dynamic rating**—predicts the likelihood of a large company failing up to 12 months prior to the event
- **Affiliations on-file**—information pertaining to shareholders, affiliations and associated companies
- **Financial ratios on-file**—calculates the six most commonly used financial ratios utilising information from the financial statements
- **Financial stability indicator**—provides a benchmark to help you understand the business' financial stability over a period of time
- **Comprehensive finance on-file**—full balance sheet, income statement and cash flow statement

2. Business investigate modules include:

- **Statutory identification details**—updated identification of the business including contact and address information, registration details, VAT numbers and tax numbers
- **Bank code information**—verifies a debtor's bank account and confirms they are good for the amount
- **Trade investigation**—contacting a trade house to confirm whether a business has an account, credit limits, monthly purchases, discounts, supplier names and comments
- **Finance and operations report**—updated in-depth information on financials (turnover and balance sheet), operations (branches, imports and exports, major clients and agents), corporate structures and vehicle fleets
- **Account verification services**—online and bulk tool that verifies bank account information against the account holder information
- **Affiliations investigate**—investigation into a business' shareholders, affiliations and associated companies

BUSINESS INFORMATION MODULES HELP MINIMISE YOUR CREDIT RISK THROUGH:

- Up-to-date debtor information
- A holistic view and understanding of your debtor credit risk
- The ability to access and assess only the information that's relevant to your business

- **Comprehensive finance investigate**—updated financial information including full balance sheet, income statement and cash flow statement

3. Principal modules include:

- **Principal detail**—a list of principals for the business including: Principal ID number and type (director, member, etc.), historical list of principals associated with the business*.
- **Principal default**—adverse information recorded against a principal including civil court records, default information, notarial bonds and notices
- **Principal clearance**—principal header information, adverse details recorded against a principal, including civil court records, default information, notarial bonds and notices as well as consumer and business enquiries
- **Principal link**—details of other businesses a principal is associated with (name, status, year established and adverse count)
- **Principal IDV**—verifies that the ID number is correct for the principal concerned. Any discrepancies will be highlighted and can be investigated. This is not a stand-alone product and is only available together with principal clearance
- **Principal archive**—information on businesses a principal was previously linked to and is no longer involved in
- **Principal property and bond information**—contains information on properties owned and related bonds, available as a summary or comprehensive report

Receive reports through your preferred channel

Business Information Modules can be delivered through

- TransUnion Direct
- CPU (Host to Host)
- Batch
- Web Services

* *Empirica is available with this module for CPA members*

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