



Consumer Profile

An immediate review of an individual's historic credit obligations

The TransUnion Consumer Credit Report offers reliable and relevant information which is key to reducing your risk exposure while increasing profitability.

With access to up-to-the-minute information for approximately 18 million South African consumers, our Consumer Credit Report offers a comprehensive view of a consumer backed by in-depth historical and current data.

It is an immediate review of how an individual has historically met their credit obligations in the overall marketplace.

Important features:

- **Consumer Information** provides information about an individual such as marital status, number of dependants and other personal information.
- **Demographic Details** provides information such as an individual's current and previous addresses and employment information. These details suggest patterns that can help you determine an individual's stability and how easily he or she may be contacted in the future.
- **Enquiry History** displays where and how often an individual has applied for credit. This information lets you assess the individual's credit activity.
- **Adverse Information** displays detailed court records that may exist on an individual's report such as judgments, sequestrations, notarial bonds, default information or administration orders, including the amount of the outstanding obligations.
- **Payment Profile** provides members of the Credit Providers Association (CPA) and National Lending Register (NLR) with a detailed

description of an individual's payment history over a 24-month period. This provides an indication of how an individual is likely to conduct his/her account with you. This valuable information will also show an individual's level of indebtedness with other credit grantors.

Enrich with TransUnion value-added products

You can further enrich the Consumer Credit Report with TransUnion value added products. These include:

- **Hawk Identity Verification** validates the supplied ID number, name and surname combination against the Population Register and returns the applicable result.
- **Hawk Advantage** is an auxiliary database to the Consumer Credit Report developed to help prevent credit application fraud by forewarning you of possible fraudulent activity in connection with an address, telephone number or ID number.
- **Empirica** is a predictive scoring model which anticipates future consumer delinquency, using negative and positive information to yield a total, objective risk assessment.
- **Triggers** is an automated monitoring tool, which allows you to monitor new or existing customers for changes on their credit reports and in their credit behaviour.

Delivery channels

Our Consumer Reports are delivered across a number of delivery channels to support business-specific needs, empowering both large corporates and smaller businesses to access relevant information.

Channel	Description
TransUnion Direct	A platform enabling real-time, online consumer enquiries.
Web Services	Delivers consumer profile data in XML format as per customers' requirements.
Batch	Enables the request and supply of large numbers of information in batch format.
CPU	An online real-time interface which allows system-to-system integration for the delivery of consumer profile information.

BENEFITS

Our Consumer Reports provides up-to-date, reliable and relevant information to drive more informed decisions that assist your business by:

- Reducing your risk exposure while increasing profitability
- Offering convenience with information being delivered across a number of delivery channels to support business-specific needs
- Providing accurate and relevant reports backed by industry-leading information and analytics
- Offering a holistic view of the customer which assists in making informed decisions.

FOR MORE INFORMATION ON CONSUMER PROFILE PLEASE CONTACT YOUR SALES REPRESENTATIVE:

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