







Consumer Profile

An immediate review of an individual's historic credit obligations

Benefits

Our Consumer Reports provide up-to-date, reliable and relevant information that helps your business by:

-  Reducing your risk exposure while increasing profitability
-  Conveniently delivering information across a number of channels to support your specific business needs
-  Providing actionable and relevant reports backed by industry-leading information and analytics
-  Offering a holistic view of the customer which assists in making better-informed decisions

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

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

It provides 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 include information like an individual's current and previous addresses and employment information. These details suggest patterns that can help you determine a person's stability and how easily they 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.



Payment profile provides SACRRA members 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 their account with you. This valuable information will also show an individual's level of indebtedness with other credit grantors.



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 outstanding obligations.

Enrich with TransUnion value-added products

You can further enhance the Consumer Credit report with additional TransUnion products which 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.

FICO® Score 6 is the latest predictive scoring model (superseding Empirica) that allows lenders to gain deeper, more holistic insights into credit payment behaviours across acquisition, account management and collection.

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 behaviours.

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.

For more information on consumer profile, please contact your sales representative:

South Africa:

Johannesburg: +27 11 214 6000

Durban: +27 31 573 8899

Cape Town: +27 21 401 4200

Botswana: +267 390 3535

Namibia: +264 61 227 142

Swaziland: +268 2505 7844