



Ver. 3.7.0

### Trace Reports (4 Options to choose from)

#### **XDS Trace** (Under XDS Products)

You can search by ID number, Landline number, Cell number, Physical Address and Account number. No Foot printing

#### **XTrace** (Under MarisIT Products)

You can search by Name (Name + Surname + DOB), ID number or Contact number (Cell number or Landline number). No Foot printing

You can also use wildcards like ? and \* (Johan\* will match Johan, Johanna, Johannesburg, etc.). Use Boolean expressions: "()" to group, OR (if optional), + (if required), - (if excluded). Put expressions into brackets (like "church street").

#### **TransUnion Trace** (Under TransUnion Products)

You can search by ID number, Landline number, Cell number, Physical Address, Name and Address search and Postal Address. No foot printing

#### **Compuscan Trace** (Under Compuscan Products)

You can search by only an ID number. Foot printing



### Consumer Reports (4 Options to choose from)

#### **TransUnion Consumer Report** (Under TransUnion Products)

Remember that you leave a footprint behind and you must have the individual's consent when using TransUnion. You will receive contact information as well as public domain records such as Judgments and Adverse information if any recorded.

#### **XDS Consumer Report** (Under XDS Products)

You leave no footprint behind. You will receive contact information as well as public domain records such as Judgments and Adverse information if any recorded. You will also receive information such as property ownership and directorship links.

#### **Experian Consumer Report** (Under Experian Products)

Remember that you leave a footprint behind and you must have the individual's consent when using Experian. You will receive contact information as well as public domain records such as Judgments and Adverse information if any recorded.

#### **Compuscan Consumer Report** (Under Compuscan Products)

You leave a footprint behind. You will receive contact information as well as public domain records such as Judgments and Adverse information if any recorded.

#### **Compuscan My Credit Check Report** (Under My Credit Check)

My Credit Check is personal credit report for all South African citizens with a valid South African ID number to access their credit information. Whether you are a first time credit report user or not, My Credit Check will help you understand your credit data, show you how to monitor accounts, manage debt and improve your credit profile.





## Commercial Reports (2 Options to choose from)

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### TransUnion Company Report (Under TransUnion Products)

The more information you have on a company, the better your decisions. With a TransUnion Company Report you can get current, comprehensive information on virtually every credit-active company in South Africa. You will receive contact information as well as public domain records such as Judgments and Adverse information if any recorded.

### XDS Business Enquiry Report (Under XDS Products)

The following reports are available from the XDS Business Enquiry and will bring back the following information:

- 1.** XDS CIPC Report contains the Vat & Tax No.
- 2.** XDS Standard Online Report contains the Vat, Tax Number, Company judgments and Adverse information.
- 3.** XDS Detailed Online Report contains the Vat, Tax Number, Company & Principal Judgment, Adverse info and Deed information.

## Smart Vetting (Uses Generic Scoring on a company in granting credit)

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Smart Vetting automates your credit decision process by applying proven sophisticated **policy rules and generic scoring combined with credit bureau data.**

Smart Vetting saves you valuable time and resources and ensures that you make accurate credit decisions.

### Rule Sets:

**High:** Use this rule set if your transaction is of high financial value or of high risk.

**Medium:** Use this rule set if the transaction is of medium value or medium risk.

**Low:** Use this rule set if the transaction is of a low value or low risk.

This product could use different credit bureau commercial reports including bank codes, dependent on the rule set that was selected. Should a new bank code be required you will be prompted to enter your client's banking details.

*The credit manager must always make the final decision by accepting or rejecting the application after receiving a recommendation from the credit bureaus.*





## Commercial Information Reports (2 Options to choose from)

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### **XDS Business Enquiry Report** (Under XDS Products)

Enter company details and then download the **CIPC (XDS Cipro)** report.

### **CIPC (old Cipro) Company Report** (Under CIPC Products)

This will contain the details on companies, close corporation and their director and member information.

### **CIPC (old Cipro) Director Report** (Under CIPC Products)

This will contain the details of directors and members and what companies or close corporations they are linked to.

## Verify Reports (Verifications Services under Verify Products)

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### **Vehicle Owner Verification**

This enquiry will give you details of either the current or previous owner/owners on the Registration Number. *The turnaround times for these 2 products are 2-5 days.*

### **Drivers Licence Enquiry Report**

This enquiry determines if the individual has a valid drivers licence. *The turnaround time for this product is 2-5 days.*

### **HPI Enquiry Report**

TransUnion HPI provides solutions for the prevention of vehicle risk and fraud. Through the consolidation of accurate vehicle information obtained from various reliable sources, our databases allow the compilation of comprehensive vehicle verification reports. The report includes finance and accident history if available. These reports contain information relating to a vehicle's primary identifiers and financial status.

### **Matric Certificate Enquiry Report**

This enquiry is for South African Academic Qualifications only. This report will confirm if the person is in possession of a valid matric certificate.

### **Academic Qualification SA Enquiry Report**

This enquiry determines if an individual has a valid Academic Qualification. Additional costs may apply depending on the Academic Institution. This is for South African Institutions only.

### **ID Verification Enquiry Report**

The ID no will be verified with Home Affairs.





### **AFIS Criminal Record Enquiry Report**

This enquiry determines if the individual has a criminal record.  
*The turnaround time for this product is 3 days.*

### **Death and Birth Certificate Reports**

This enquiry allows you to request an Original Death / Birth Certificate.  
*The turnaround time for an Original Death Certificate is 2-3 weeks and 7-9 days for the report on the Death Certificate.*

## **Deeds Searches (Under Deeds Products)**

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### **Spider Search Report on Person or Company / Trust**

*Searches all 10 Deeds offices in one go.*

- 1. You can search on an individual, company and trust.*
- 2. All current and previously owned properties.*
- 3. It includes associations (other people and entities linked to the search criteria through marriage, co-ownership, contracts and documentation).*

### **Individual Property Search (Under Deeds Searches)**

The individual deed search includes the following:

- 1. Property information such as the ERF number.*
- 2. This does not include the physical address.*
- 3. Contract information such as ante nuptial agreements etc.*
- 4. Bond Information.*

### **Company Property Search**

- 1. Property information such as the ERF number.*
- 2. (You need to do an additional ERF search to get the physical address).*
- 3. Contract information such as power of attorney etc.*
- 4. Bond Information (if any).*





## **Additional ERF Searches**

To get a standard ERF search report you can use these options:

### **ERF, Farm, Agricultural and Sectional Scheme**

This will bring back the following information:

1. *Physical address.*
2. *Bond information.*
3. *Bond holder's information.*

### **Deeds Document Copy Request**

Use the Deed Document Copy utility to find out about documents registered in the Deeds Office and request electronic copies of these documents e.g. Title Deeds.

### **Deeds SG Diagram Request**

The main purpose of a SG Diagram is to show dimensions and layout of a specific property, it further displays any road, council or right of way servitudes registered over the property, if applicable. Not only does an SG Diagram provide the lengths of each wall but it also provides coordinates, bearings and a description of all boundary beacons (commonly referred to as pegs).

*There is an unspecified waiting time for SG Diagrams due to delays at the deeds offices.*

## **Bank Services (Under Bank Products)**

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### **Bank Codes Search**

One may request a bank code from a bank if very little or no information is available from a credit bureau. You can also request a bank code for extra piece of mind. A code will be returned for the amount requested.

### **Bank account Verification**

This enquiry ensures that an account is still active and to prevent a fraudulent transaction.

**The following information is verified with the bank account verification request:**

1. *ID number / Company Registration*
2. *Surname / Company Match*
3. *Initials Match*
4. *Account Exists*
5. *Account Active*





## Manually Requested Commercial Reports

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### **Also called an Investigative Report. (Full Company Report)**

These type of reports are requested when a credit bureau has little or no information on a company. This type of report will provide up to date information about a company.

This type of report can contain the following information:

*Company Statutory info, Tax info, BEE status, Company structure, Trade references (max 5), Adverse + judgment info, Auditor info, Bank info, Bank Code history, Previous bank accounts, Deeds info, Principal detail and Adverse Info.*

## International Company Reports

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### **Also called an Investigative Report. (International Report)**

You can request a company report outside of South Africa if you would like the most up to date information to determine the credit worthiness of a company. Consultants will manually gather the information. You must request a quote before submitting the enquiry.

The "request type" will determine how many days it will take for the report to be completed. The quicker the report reaches you the more expensive the report will be.

## Property Valuation Reports

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This property report will provide the highest, lowest and average values in your area. It will also provide an estimation of the property's value and transfers within the immediate area. It also displays the current owner/s purchase date and registration date.

### **A Valuation can be requested on an ERF, Scheme or Farm.**

(Farm can be limited and may not return a report)

## SMS

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With the SMS system you can add contacts and these contacts can belong to a group or different groups. The system will notify you when a SMS has been delivered or if it has failed. It will also display the time that the SMS was delivered. A single or bulk SMS's can be sent and a contact or an once off recipient can reply to your message that will display in your "SMS Replies" tab.

Also great for marketing purposes or informing a debtor of your actions.





## Credit Control

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### **Cheque Authorization Request**

This service protects you against fraudulent and "refer to drawer" cheques.

*If the cheque authorization is declined, a fee will be charged.*

### **Credit Authorization Request**

This service allows you to request a credit authorization on an individual or company up to R1000 000.

### **Property Rental Authorization Request**

The service allows you to request a property rental authorization on an individual.

*A once of authorization fee is payable on either an approved or declined application.*

## Listing of non payers and Final Demands (Under TransUnion Products)

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**TransUnion Credit Bureau** (List Default under TransUnion Products)

### **Rules to remember before you can list a debtor:**

1. You cannot list below an amount of R100.
2. *You must send out a final demand letter or a (Section 129) to the individual or company.*
3. The letter is available under both TransUnion and XDS Products
4. You must wait a full 28 days for the debtor to respond before you can list .

### **Please take note of the following:**

1. *"final notice" listing remains on the bureau for 1 year.*
2. *"handed over" listing remains on the bureau for 2 years.*
3. *"bad debt written off" remains for 2 years.*
4. *"absconded" listing remains for 1 year.*
5. *"repossession" listing remains for 2 years.*

