

Consumer Trace Report

Requested: 01 Jan 0001 00:00 | Marisit Ref: 2231



012 542 7614 | support@marisit.co.za | marisit.co.za

Input

This section displays the input parameters used to generate this report.

First Name	Eva	Surname	Commerce
Age	42	Date Of Birth	10-02-1960

Personal Details Summary

Consumer personal information.

This section displays the personal information for the consumer. Included here is ID or Passport, Name, Gender, Marital Status, Current Contact, Address and Employment info.

Reference No.	C57574283-139156480	External Reference No.	test new
ID No.	6002100560184	Passport or 2nd ID No.	N/A
Surname	COMMERCE	Residential Address	19 VON BRANDIS STREET HAMBERG ROODEPOORT 1724
First Name	EVA	Postal Address	30 MERIDIANDR DURBAN DURBAN
Second Name	N/A	Telephone No. (H)	0437090529
Title	Miss	Telephone No. (W)	0114369028
Gender	Female	Cellular/Mobile	0726071930
Date of Birth	10 February 1960	Email Address	N/A
Marital Status	Unknown	Current Employer	N/A

AKA Names

Alternative names linked to this consumer.



No data available

Potential Fraud Indicators

Identity verification and fraud database checks.

This section displays information verified by Home Affairs.

ID No. Verified Status At Home Affairs	No
ID No. Deceased Status At Home Affairs	Unknown
Home Affairs Deceased Date	N/A
ID No. Found on Fraud Database	No
ID No. Found on Employer Fraud Database	N/A
ID No. Found on Protective Register	N/A

XDS Presage Score

Credit risk score assessment.

The XDS Presage score is a generic scorecard which indicates the credit risk associated with a consumer by taking into consideration the consumer's historical credit profile and payment behaviour. The higher the score, the lower the associated risk of future payment delinquency or default.

Unique Identifier	Score Date	Final Score	Exception Code	Risk Category	Classification	Description	Reason Code 1	Reason Code 2	Reason Code 3
XDS-SCORE-DOE-6677	17 April 2026	642.00		Medium Risk		Sample scoring based on model XDS-V4	Recent Sequestration Record	Multiple Enquiries in 30 Days	High Utilization of Retail Accounts

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Debt Summary



This section displays a summary of all the consumer's current debt obligations, legal enforcement action taken, Court Notices, enquiries done on this consumer by credit providers and debt counselling information.

Description	NLR	CPA	Total
Total No. of Active Accounts	4	8	12
Total No. of Active Accounts in Good Standing	0	0	7
Total No. of Delinquent Accounts	0	0	5
Total No. of Paid Up or Closed Accounts (last 24 months)	0	0	0
Total Monthly Installment	R	R	R 8 500.00
Total Outstanding Debt	R	R	R 145 200.00
Total Arrear Amount	R	R	R 22 450.00
Highest Months in Arrears (Last 24 months)			4
Total Adverse Amount (Write offs/Repossessions)	R	R	R
Total Enquiries Done in the last 90 days by Subscriber	0	0	0
Total Enquiries Done in the last 90 days by Other Subscriber	0	0	0
Total No. of Accounts opened within the last 45 days	0	0	0

Description	Total	Amount	Most Recent Date
Public Domain - Adverse /Defaults	0	R 0.00	
XDS Default Listing	2	R 4 200.50	2026-03-10
Judgements	1	R 15 000.00	2026-01-15
Court Notices (Admin Orders/Sequestrations/Rehabilitation Orders)	0	R	
Enquiries (last 24 months)	14		2026-04-10
Debt Review Status	Under Debt Review		
Highest Delinquent Rating CPA			
Dispute Information	Sample Dispute: One account under investigation		

Credit Account Status Summary



This section displays a summary of the consumers accounts and whether they are in good or bad standing. The summary includes retail accounts, financing, bonds and more.

AccountDescription	Good	Bad
Total no. of Active Retail Accounts	4	2
Total no. of Active Credit Card Accounts	1	1
Total no. of Active Furniture Store Accounts	0	1
Total no. of Active Insurance Accounts	1	0
Total no. of Active Personal Finance Accounts	0	1
Total no. of Active Bank Accounts	2	0
Total no. of Active Telecom Accounts	2	0
Total no. of Active Home Loan Accounts	1	0
Total no. of Active Motor Vehicle Finance Accounts	1	0
Total no. of Active Other Accounts	0	0

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Affordability

Predicted income and expense estimates used to assess consumer affordability.



No data available

Marital Status Enquiry

Spouse information linked to this consumer.



No data available

Consumer Information

This section supplies a list of current and previous addresses, contact and employment data.

Name History

Bureau Update	Surname	First Name	Second Name	Initial	Title	ID No	Other ID No	Birth Date
2026-04-17	Doe	John	Sample	J S	Mr	6002100560184	JD-SAMPLE-2026	1960-02-10
2023-11-05	Doe	Jonathan	S	J S	Mr	6002100560184	JD-SAMPLE-2026	1960-02-10

Address History

First Reported Date	Bureau Update	Type	Address	Postal Code
2018-09-07	2018-09-07	Residential	19 VON BRANDIS STREET, HAMBERG, ROODEPOORT	1724
2018-02-20	2018-08-29	Postal	30, MERIDIANDR, DURBAN, DURBAN	
2018-02-20	2018-08-29	Residential	30, MERIDIANDR, DURBAN, 4001	4001
2018-02-20	2018-03-16	Residential	30, MERIDIAN DR, DURBAN, 4001	4001
2015-07-21	2015-07-21	Residential	52 CORLETT DRIVE, ILLOVO, JOHANNESBURG	2196
2015-07-21	2015-07-21	Residential	12 TEST ROAD, CALITZDORP, CALITZDORP	6660

Contact No. History

Bureau Update	Type	Telephone No
2020-01-10	Home	0437090529
2019-11-10	Home	0114300036
2019-10-08	Home	0112530000
2019-07-08	Home	0128050297
2019-06-24	Work	0114369028
2019-06-24	Cellular	0726071930
2019-06-13	Cellular	0710490653
2019-05-16	Home	0113342621
2019-05-16	Home	0317062935
2019-05-15	Work	0113342621
2019-04-18	Home	0113342621
2019-04-18	Cellular	0835581655
2019-02-08	Home	0317055521
2019-01-12	Cellular	0713774774
2018-12-08	Cellular	0658983488
2018-10-05	Cellular	0762154058

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2018-09-12	Home	0126748793
2018-08-10	Cellular	0833168650
2018-07-15	Cellular	0827283655
2018-06-15	Cellular	0780386547
2018-05-14	Cellular	0818104594
2018-04-13	Home	0137948203
2018-03-16	Home	0315395737
2018-02-22	Home	0114105499
2018-01-13	Cellular	0637139995
2017-12-15	Cellular	0723000196
2017-11-14	Home	0132442073
2017-10-13	Cellular	0781973624
2017-09-15	Home	0219348235
2014-09-24	Cellular	0765076864
2014-09-24	Cellular	0832395697

Email Address History

Bureau Update	Email Address
2026-04-17	test@eva.com
2025-08-12	sample.contact@john.com

Employment History

Bureau Update	Employer	Designation
2026-04-17	Eva Commerce Sample Logistics	Senior Sample Manager
2020-04-30	John Doe Sample Consulting	Technical Sample Specialist

Xds Trace More

This section displays a list of supplementary address and contact information that is obtained from various XDS sources.

Address Information

Address Type	Address	Updated Date
Residential	123 Sample Street, Cape Town, 8001	2026-04-17
Postal	PO Box 99, Sample Industrial Park, Johannesburg, 2000	2025-05-20
Previous Residential	44 Sample Avenue, Sandton, 2196	2023-11-10

Telephone Information

Telephone Type	Telephone No	Updated Date
Cellular	0915566778	2026-04-17
Home	0241122334	2025-11-20
Work	0248899001	2024-06-15

Payment Profile: Credit Account Status

This section includes 24 month payment behaviour of all credit agreements as reported by the Credit Grantors belonging to Credit Providers Association (CPA).

Date Account	Company	Account No.	Open Balance /	Current Balance	Instalment Amount	Arrears Amount	Type of Account	Current Status of	Last Paid Date	Deferred Payment
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Opened		Credit Limit						Account	Date
2020-01-15	Sample Blue Bank	SBB-SAMPL E-4455	R 50 000.00	R 12 500.00	R 1 200.00	R 0.00	Credit Card	Active	2026-04-01
2024-05-20	Apex Sample Retail	ASR-SAMPL E-1122	R 5 000.00	R 4 800.00	R 450.00	R 950.00	Store Account	Arrears	2026-02-15

Account Type Legend

Code	Description	Code	Description	Code	Description
B	Building Loan	I	Instalment Account	R	Revolving Credit
C	Credit Card	J	Unsecured Revolving Loan	S	Short Term Insurance
D	Debt Recovery	K	Unsecured Term Loan	T	Student Loans
E	Single Credit Facility	L	Life Insurance	U	Utility
F	Open Account	N	Pension Backed Lending	V	Overdraft
G	Garage Card	O	Open Account		
H	Home Loan	P	Personal Cash Loan		

Payment Profile: National Loans Register - NLR

This section includes 24 month payment behaviour of all credit agreements as reported by Micro Lenders as part of the National Loans Register (NLR).

Date Account Opened	Company	Account No.	Loan Amount	Current Balance	Instalment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date
2026-03-01	QuickCash Sample Microfinance	QC-SAMPLE-778 8	R 3 000.00	R 1 500.00	R 750.00	R 0.00	Short Term Loan	Active	2026-04-01
2025-10-15	Sample Bridge Loans	SBL-SAMPLE-223 3	R 10 000.00	R 9 200.00	R 920.00	R 1 840.00	Unsecured Loan	Arrears	2026-02-28

Public Domain Records

This section displays all details of Court Notices, Judgements, Legal enforcement action taken by credit providers and debt review status.

Adverse/Defaults

Subscriber	Account No.	Action Date	Amount	Account Status	Comment
Sample Fast Finance		2026-02-10	R 8 500.00	Handed Over	Account handed over for legal collection; sample record.
Urban Sample Retail		2025-11-05	R 1 200.50	Written Off	Sample write-off due to non-payment over 180 days.

XDS Default Listing

Company	Account No.	Date Loaded	Amount	Status Date	Status	Comments
Urban Sample Retailer	USR-SAMPLE-7766	2026-03-20	R 2 450.00	2026-03-01	Default	Account defaulted due to non-payment; sample record.
QuickCash Sample Finance	QCS-SAMPLE-3344	2026-01-15	R 1 500.00	2025-12-28	Absconded	Sample record: Consumer cannot be traced at provided address.

Judgements

Case No.	Issue Date	Judgement	Amount	Plaintiff	Reason	Court	Attorney	Phone No	Comment
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Type

CIV-SAMPLE-2026-99	2026-01-15	Default Judgement	R 15 450.00	Sample Debt Recovery Services	Non-payment of professional services	Pretoria Magistrates Court	Sample & Associates Inc.	0245566778	Sample judgement record for training purposes.
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Court Notices

This section contains Admin Orders, Provisional Sequestration, Sequestration and Rehabilitation.

Administration Orders

Case No.	Case Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Last Updated Date	Comment
ADM-SAMPLE-2026-11	2025-08-12	Administration Order	R 32 500.00	Sample Debt Management Services	Johannesburg Magistrates Court	Sample Legal Partners	0248899223	2026-04-17	Consumer under active administration ; sample record for testing.

Sequestrations and Provisional Sequestrations

Case No.	Case Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Last Updated Date	Comment
SEQ-SAMPLE-2026-X7	2024-11-20	Compulsory Sequestration	R 450 000.00	Sample Creditor Holdings	High Court of South Africa (Gauteng Division)	Sample Insolvency Practitioners	0247788990	2026-04-17	Estate surrendered for the benefit of creditors; sample data.

Rehabilitation Orders

Case No.	Case Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Last Updated Date	Comment
REHAB-SAMPLE-2026-V1	2026-02-14	Rehabilitation Order	R 0.00	John Sample Doe (Applicant)	High Court of South Africa (Gauteng Division)	Sample Legal Counsel	0249988776	2026-04-17	Insolvency set aside by court order; consumer rehabilitated.

Debt Review Status

Debt Review Status	Under Debt Review
Debt Review Date	2026-02-10
Debt Counsellor Registration No.	NCRDC-9988-SAMPLE
Debt Counsellor Name	Sample Debt Solutions CC
Debt Counsellor Surname	Sample-Counsellor
Debt Counsellor Contact No.	0248899001

XDS Payment Notifications

This section displays default payment alerts loaded for early and late stage collections for non performing accounts.

Subscriber	Account No.	Date Listed	Amount	Account Status	Comments
Urban Sample Retailer	USR-SAMPLE-7766	2026-04-10	R 2 450.00	Paid in Full	Account settled in full; please update default status. Sample record.
Sample Fast Finance	SFF-SAMPLE-8899	2026-03-25	R 1 200.00	Partial Payment	Partial payment received for handed-over account.

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Sample record.

Credit Enquiry History

This section includes a list of organisations or credit providers who have requested a Credit Report on this consumer.

Enquiry Date	Name Of Credit Grantor	Type/Category of Credit Grantor	Enquiry Reason
2020-02-06	Maris IT (Trial)		CreditAssessment
2020-02-03	Cell C Direct	Retail	
2019-12-20	Maris IT (Trial)		CreditAssessment
2019-12-20	Maris IT (Trial)		CreditAssessment
2019-12-20	Maris IT (Trial)		CreditAssessment
2019-12-20	Maris IT (Trial)		CreditAssessment
2019-03-05	Lawdata_WS	Other	Credit Application
2019-03-05	Lawdata_WS	Other	Credit Application
2019-03-05	Lawdata_WS	Other	Credit Application
2019-03-05	Lawdata_WS	Other	Credit Application
2019-03-05	Lawdata_WS	Other	Credit Application
2019-03-05	Lawdata_WS	Other	Credit Application
2019-03-05	Lawdata_WS	Other	Credit Application
2019-03-05	Lawdata_WS	Other	Credit Application
2019-03-04	Lawdata SW [Partnership Acceptances (Pty) Ltd]	Other	Credit Application
2019-02-28	Lawdata_WS	Other	Credit Application
2019-02-25	Cell C	Telecomms	
2019-02-25	Cell C	Telecomms	
2019-02-25	Cell C	Telecomms	
2019-02-25	Cell C	Telecomms	
2019-02-25	Cell C	Telecomms	
2019-02-25	Cell C	Telecomms	
2019-02-16	Maris IT (Trial)		Credit assessment
2019-02-16	Maris IT (Trial)		Credit assessment

Confirmed Information

This section displays a list of address, contact, and employment information received from various XDS sources and has been confirmed at a point in time.

Confirmed Address History

Type	Line 1	Line 2	Line 3	Line 4	Date Confirmed
Residential	123 Sample Street	Sample Complex	Cape Town	8001	2026-04-17
Postal	PO Box 99	Sample Industrial Park	Johannesburg	2000	2025-11-20

Confirmed Contact No. History

Land Line Number	Date Confirmed (Land Line)	Cell Number	Date Confirmed (Cell Number)
0241122334	2025-12-10	0915566778	2026-04-17
0248899001	2024-08-15	0912233445	2024-08-15

Confirmed Employment History

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Employer Detail	Designation	Date Confirmed
Eva Commerce Sample Logistics	Senior Sample Manager	2026-04-17
John Doe Sample Consulting	Technical Sample Specialist	2023-11-05

Telephone Linkages

This section displays additional contact information, whereby xds match contact numbers that are linked to other individuals.

Latest Home Telephone Links to 0437090529

Name	Surname	Home Number	Work Number	Cell Number
Jane	Doe	0241122334	0243344556	0918877665
Robert	Doe	0241122334	0245566778	0913322110

Latest Work Telephone Links to 0114369028

Name	Surname	Home Number	Work Number	Cell Number
Alice	Sample-Colleague	0242233445	0248899001	0914433221
Bob	Sample-Manager	0249988776	0248899001	0917766554

Latest Cell Number Links to 0726071930

Name	Surname	Home Number	Work Number	Cell Number
Jane	Doe	0241122334	0243344556	0915566778
John	Smith	0248877665	0249900112	0915566778

Property Interests Summary

Summary of registered property ownership.



No data available

Property Interests

This section displays a list of properties registered in the name of the consumer at the Deeds offices around SA.

Property Interest Record Number (T12345/2020)

Title Deed Number	T12345/2020	Erf/Site No.	4455
Deeds Office	Pretoria	Physical Address	123 Sample Street, Sample Suburb, Pretoria
Property Type	Freehold Residential	Extent / Size	1000
Purchase Date	12 May 2020	Purchase Price	R 1 850 000.00
Bond Number	N/A	Bond Holder	Sample Blue Bank
Bond Amount	R 1 500 000.00		

Director Summary

Summary of director and principal links.



No data available

Principal Links

This section displays a list of companies where the consumer is linked as a principal.

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Principal Link Record Number (2020/SAMPLE/001)

Current Post	Managing Director	Date Of Inception	Wednesday, 15 January 2020
Company Name	Eva Commerce Sample Logistics (Pty) Ltd	Company Reg No.	2020/SAMPLE/001
Company Address	123 Sample Office Park, Pretoria, 0001	Company Phone No.	0248899001
Industry Category	Transport, storage and communication	Principal Status	Active

Principal Link Record Number (2024/SAMPLE/999)

Current Post	Director	Date Of Inception	Monday, 20 May 2024
Company Name	John Doe Sample Consulting	Company Reg No.	2024/SAMPLE/999
Company Address	Unit 44 Sample Plaza, Johannesburg, 2000	Company Phone No.	0241122334
Industry Category	Business activities n.e.c.	Principal Status	Active

Timeline

This section displays a chronological view of key events from the consumer's credit history.

Date	Event	Details
2026-04-17	🏢 Employment	Eva Commerce Sample Logistics
2026-01-15	⚖️ Judgement	CIV-SAMPLE-2026-99: Sample Debt Recovery Services
2024-05-20	📁 Account Opened	Apex Sample Retail: Store Account
2020-05-12	🏠 Property	123 Sample Street, Sample Suburb, Pretoria
2020-04-30	🏢 Employment	John Doe Sample Consulting
2020-02-06	🔍 Enquiry	Maris IT (Trial)
2020-02-03	🔍 Enquiry	Cell C Direct
2020-01-15	📁 Account Opened	Sample Blue Bank: Credit Card
2020-01-10	📞 Telephone	Home: 0437090529
2019-12-20	🔍 Enquiry	Maris IT (Trial)
2019-11-10	📞 Telephone	Home: 0114300036
2019-10-08	📞 Telephone	Home: 0112530000
2019-07-08	📞 Telephone	Home: 0128050297
2019-06-24	📞 Telephone	Work: 0114369028
2019-06-24	📞 Telephone	Cellular: 0726071930
2019-06-13	📞 Telephone	Cellular: 0710490653
2019-05-16	📞 Telephone	Home: 0113342621
2019-05-16	📞 Telephone	Home: 0317062935
2019-05-15	📞 Telephone	Work: 0113342621
2019-04-18	📞 Telephone	Home: 0113342621
2019-04-18	📞 Telephone	Cellular: 0835581655
2019-03-05	🔍 Enquiry	Lawdata_WS
2019-03-04	🔍 Enquiry	Lawdata SW [Partnership Acceptances (Pty) Ltd]
2019-02-28	🔍 Enquiry	Lawdata_WS
2019-02-25	🔍 Enquiry	Cell C
2019-02-16	🔍 Enquiry	Maris IT (Trial)
2019-02-08	📞 Telephone	Home: 0317055521
2019-01-12	📞 Telephone	Cellular: 0713774774

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2018-12-08	📞 Telephone	Cellular: 0658983488
2018-10-05	📞 Telephone	Cellular: 0762154058
2018-09-12	📞 Telephone	Home: 0126748793
2018-09-07	📍 Address	19 VON BRANDIS STREET HAMBERG ROODEPOORT
2018-08-29	📍 Address	30 MERIDIANDR DURBAN
2018-08-10	📞 Telephone	Cellular: 0833168650
2018-07-15	📞 Telephone	Cellular: 0827283655
2018-06-15	📞 Telephone	Cellular: 0780386547
2018-05-14	📞 Telephone	Cellular: 0818104594
2018-04-13	📞 Telephone	Home: 0137948203
2018-03-16	📍 Address	30 MERIDIAN DR DURBAN
2018-03-16	📞 Telephone	Home: 0315395737
2018-02-22	📞 Telephone	Home: 0114105499
2018-01-13	📞 Telephone	Cellular: 0637139995
2017-12-15	📞 Telephone	Cellular: 0723000196
2017-11-14	📞 Telephone	Home: 0132442073
2017-10-13	📞 Telephone	Cellular: 0781973624
2017-09-15	📞 Telephone	Home: 0219348235
2015-07-21	📍 Address	52 CORLETT DRIVE ILLOVO JOHANNESBURG
2015-07-21	📍 Address	12 TEST ROAD CALITZDORP CALITZDORP
2014-09-24	📞 Telephone	Cellular: 0765076864
2014-09-24	📞 Telephone	Cellular: 0832395697