



TransUnion Botswana

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Country Manager: TransUnion Botswana

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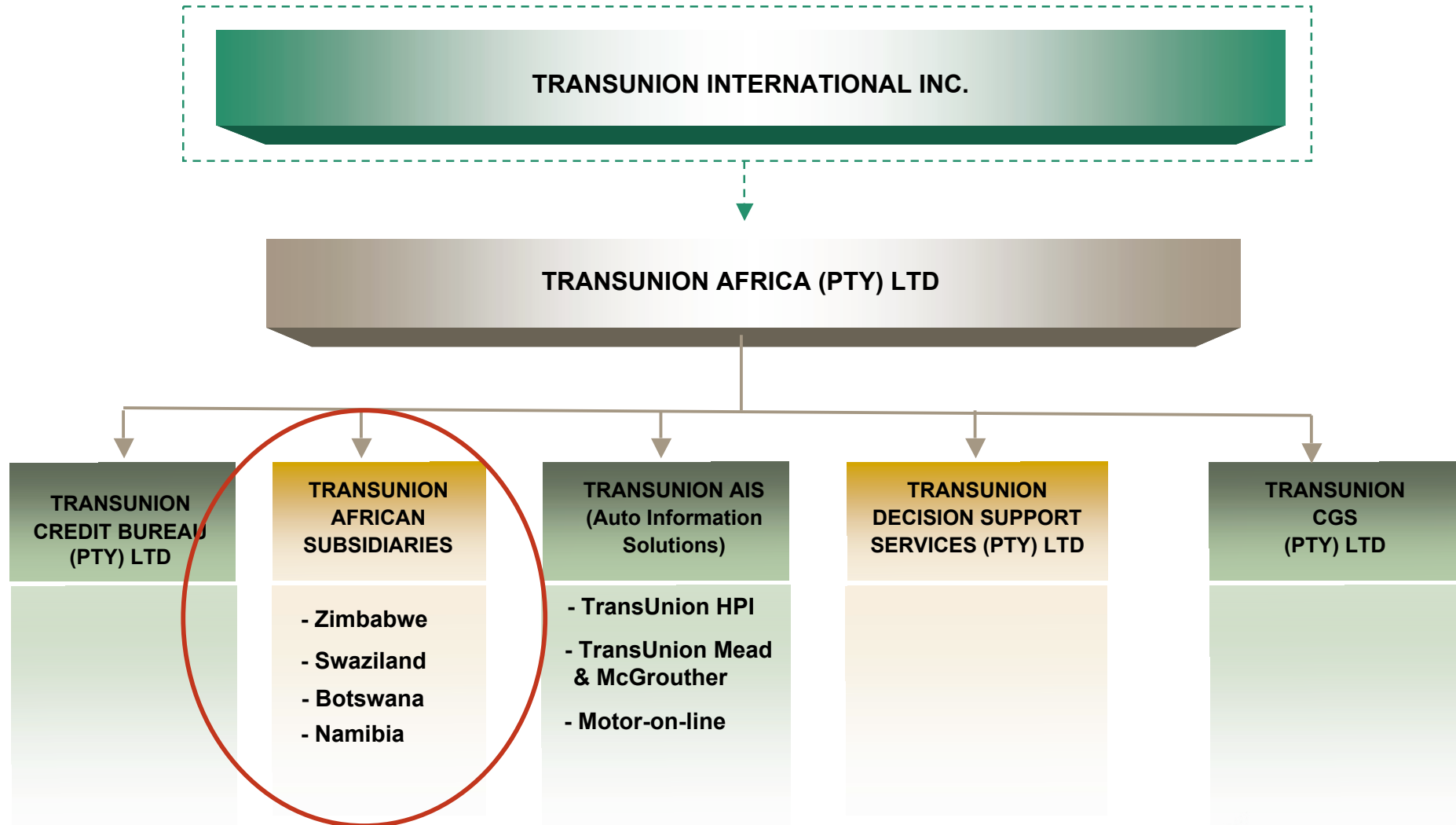
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Agenda

- TransUnion Structure
- Data Sources
- TransUnion Solutions Model
- TransUnion Market Segments
- Consumer & Commercial Reports
- Key Initiatives

TransUnion Structure

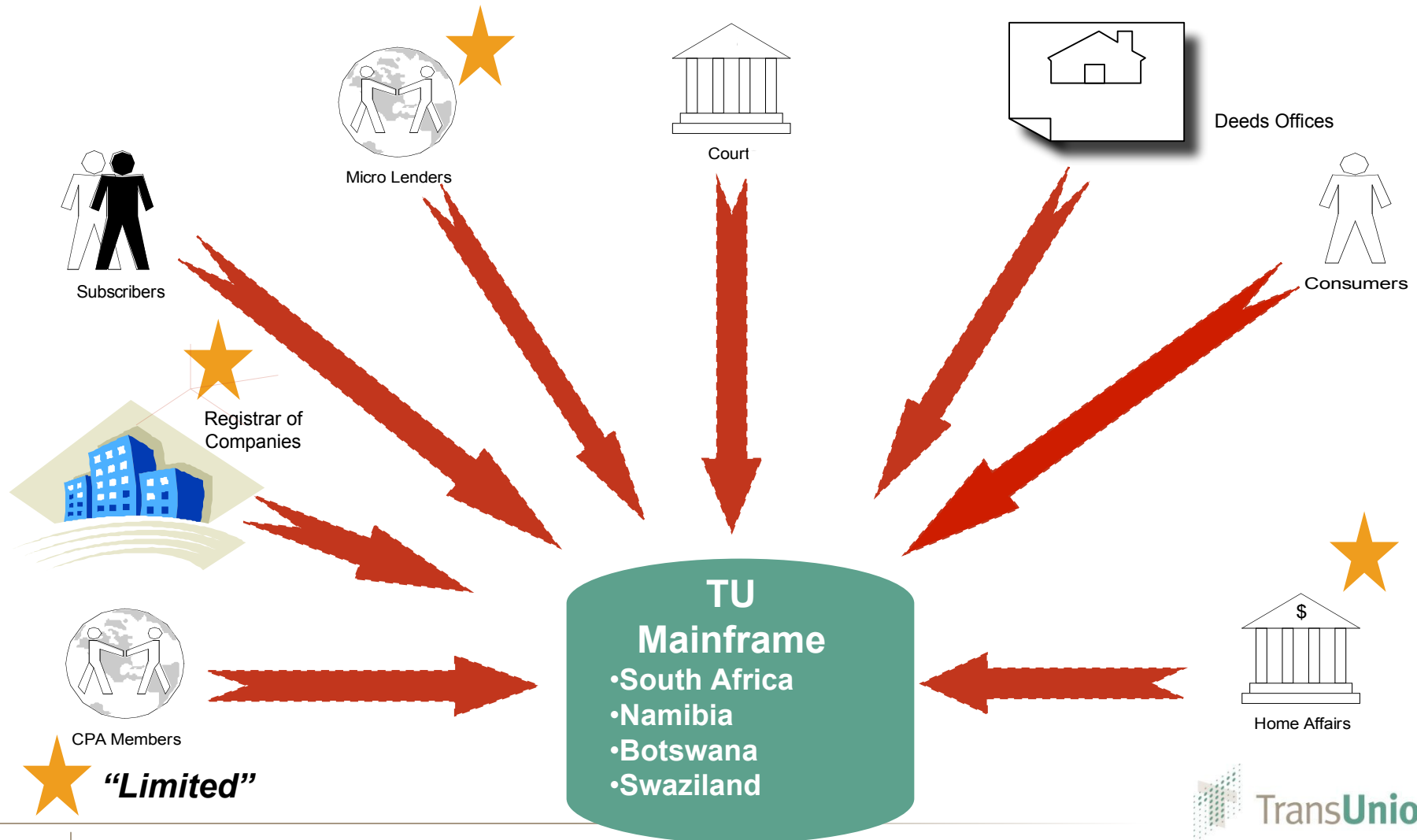


Regional Data Statistics

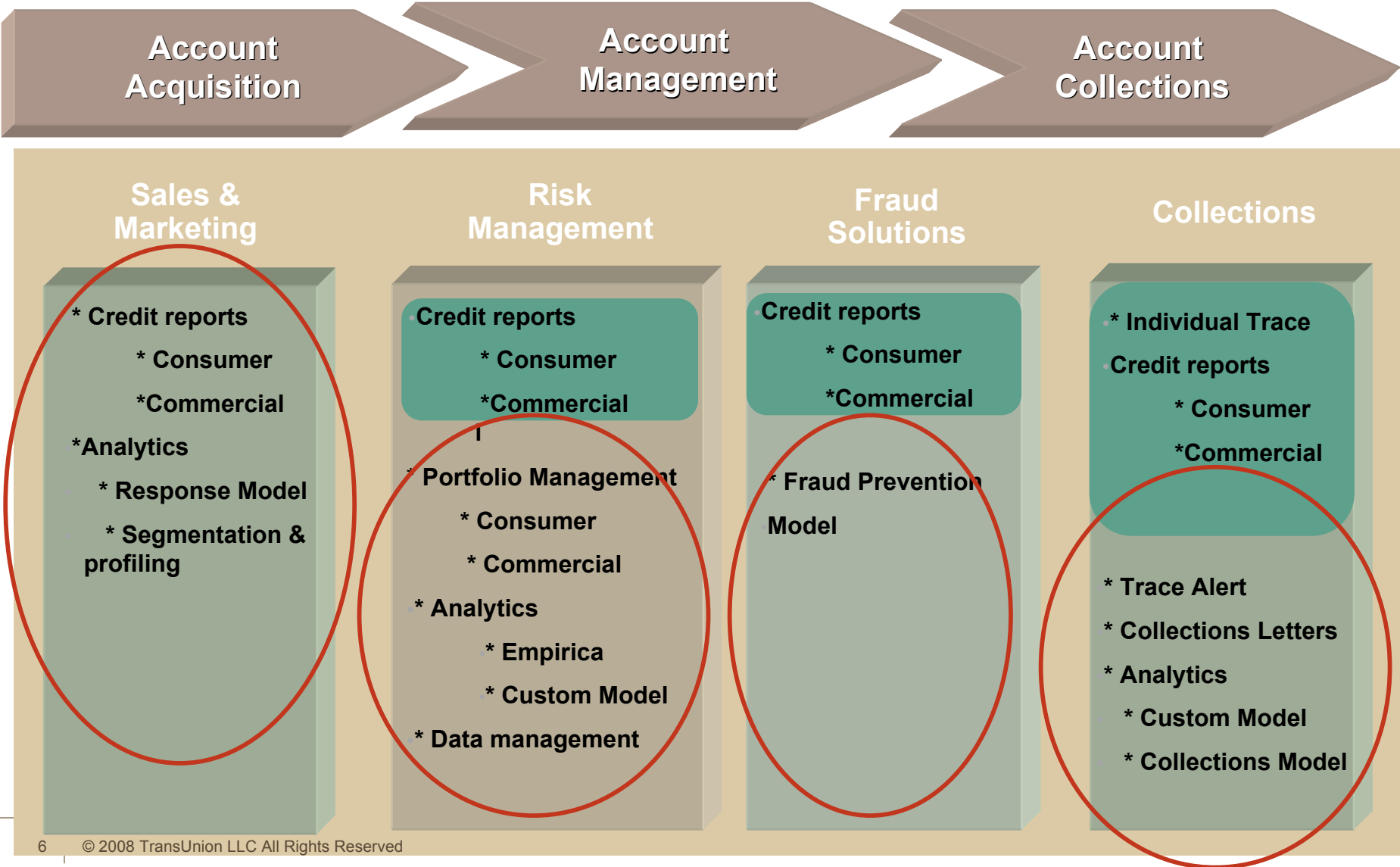
Region	Population Size	No. of Consumer Records	Credit Active %	No. of Commercial Records
Namibia	1.8 Million	774,887	43%	8,810
Botswana	1.8 Million	653,062	37%	3,500
Swaziland	1 Million	297,591	30%	2,283
Zimbabwe	12.4 Million (4)	958,621	7.7%	127,818
South Africa	49.3 Million	17.6 Million	36%	3.3 Million



Data Sources



TransUnion Solutions Model



Market Segments

Consumer

Commercial

Insurance

Credit Life Cycle

Account
Acquisition

Account
Management

Account
Collections

Business Applications

Sales & Marketing
Solutions

Risk Management
Solutions

Fraud Management
Solutions

Collections
Management
Solutions

Solutions

Reports

Models

Consulting
& Analytics

Process
Automation



Consumer & Commercial Reports

A credit report

1. Personal Information

This section of the report reflects your personal details: surname, forename(s), ID number, marital status and gender information. TransUnion receives this information from the credit grantors. Credit grantors receive this information from you when you apply for credit.

Client Number	522059097	Title	Mr
Surname	MCINTOSH	Gender	Male
Forename(s)	RAVEN	Cellular	0834151655
ID Number	8008111194082		
Date of Birth	11/08/1980		
Marital Status	Single		
Spouse Name			
No. of Dependents			
Telephone No	(W) 011 8300001 (H) 011 3532000		
E-Mail Address	cs@omn@testing.co.za		

2. Address Information

Details of your last three addresses on file, supplied by the credit grantor to TransUnion.

Date	Years	Address	Owner / Tenant
13/09/2004	0	1 Junction Ave, Parktown, 2193	Tenant
10/06/2004	0	52 Corlett Drive, Illovo	Owner
10/06/2004	0	41Kruis Street, Johannesburg, 2001	Unknown

A credit report

3. Employment Details

Details of your last three employers we have on file, supplied by the credit grantor to TransUnion.

Date	Years	Employer	Occupation
10/06/2004	0	Testing	Manager (Line Manager)
27/01/2004	0	Self-employed	

4. Also Known As / Other Names

This contains other names listed on your Credit Report. This could be another name that you are known by, but does not appear on your ID document or could be an abbreviation of your name or a misspelling of your name, supplied by the credit grantor to TransUnion.

Date	Name
03/08/2004	MCINTOSH,RAVEN
05/07/2004	MACINTOSH,RAVEN
17/04/2001	MACINTOSH,ROWAN,RAVEN

5. Telephone Details

Details of your current and previous telephone numbers you held supplied by the credit grantor to TransUnion.

Business	Residential	Date	Years
(011) 8300001	Nil	26/01/2005	0
(011) 7707724	(011) 7888921	27/01/2004	0
(011) 7876282	(011) 7876282	04/12/2003	0

A credit report

Summary of Information

This section of the report provides you with an overview of the contents of a Credit Report.

Sub-Records	Total No.	Total Value	Most Recent
Judgment(s)	1	1,000,000.00	30/05/2005
Notice(s)	1	600,000.00	02/03/2005
Notarial Bond(s)	1	5,000,000.00	11/10/2004
Default Data	2	100.00	30/01/2004
Trace Alert(s)	0		
Miscellaneous Data	0		
Account History	10	116,218.00	05/02/2005
Enquiries	5		13/09/2004

1. Judgments

When you fall behind with your accounts or fail to make payments and fail to respond to reminder letters the credit grantor may apply for a court judgment. A judgment is granted when a court has ordered the individual to make payments on the debt to his existing accounts. A judgment remains on your report for 5 years.

Date of Action	25/08/2003
Type	Judgment
Nature of Debt	Goods
Defendant	MACINTOSH, RAVEN
Defendant Address	52 Corlett Drive, Illovo, Johannesburg
ID Number	8008111194082
Date of Birth	19800811
Plaintiff	OM DISCOUNT CENTRE
Amount	1,000,000.00
Attorney	AAA RIZ/01/02 011 6534-8001
Case Number	547891011/03
Court	Magistrate - Johannesburg

A credit report

2. Notices

A Notice is legal action that has been taken against you after you have failed to pay a debt/overriding account. Notices include administrative orders, pre-judicial attachments, subpoenas and rehabilitative orders. Administrative Orders remain on your profile for 10 years, while judicial orders remain for 5 years (and subpoenas remain for 10 years if no rehabilitative order is granted).

Date of Action	26/04/1995		
Notice Type	Administrative Order		
Respondent	MACINTOSH, RAYEN		
Respondent Address	8 Junction Avenue, Parktown, Johannesburg		
ID Number	8008111194082		
Plaintiff	MIR FILLER		
Case Number	1582000007502		
Court	Magistrate - Johannesburg		
Attorney	Reidbar Associates		
Date of Birth	800811		
Amount	400,000.00		
Monthly Amount	6,000.00	Months	60
Start Date	26/04/1995		

3. Notarial Bonds

A Notarial Bond is a bond over movable property registered by the Registrar of Deeds. Many creditors use Notarial Bonds to secure debts. A Notarial Bond is not considered negative information. The Notarial Bond tracks that should you become insolvent the creditor holding the registered bond has the preferential claim over the Secured bond from the sale of your movable assets.

Date of Bond	25/08/2003
Bond Type	Notarial Bond Passed
Mortgagor Name	MACINTOSH, RAYEN ROWAN, MS
Mortgagor ID Number	8008111194082
Address	52 Corlett Dr, Illovo, Johannesburg
Bond Holder	Standard Bank
Amount	5,000,000.00
Bond Number	005678911120/03

A credit report

1. Default Data

Default data is information supplied to TransUnion by the credit grantor and relates to late payment or non-payment on accounts. A default remains on your report for 2 years if it relates to legal action, funded over or if the debt has been written off. All other defaults remain on your report for 1 year.

Date Of Submission	10/02/2005
Default Type	Handed Over
Contact Person	Woolworths
Account Info	600785011306536
Default Amount	100.00
Subject Name	MACINTOSH, R
Subject ID Number	8008111194082
Subject Date Of Birth	11/08/1980
Subject Address	52 Corlett Dr, Elono, Johannesburg

2. Trace Alerts

A credit grantor loads a Trace Alert on your report when he is unable to make contact with you due to outdated contact information. The credit grantor will then be notified as soon as updated contact details are loaded to your report.

Date	13/09/2005
Subscriber	FNB Collection Solutions
Type	Absconded
Contact Info	O NAWANE (011) 371 7111
Remarks	GNR07932H

Positive & Negative Data

Account History

Account History: Open & Closed Account Balances and Totals for the current period and prior periods per month. It shows a year and prior account history as of 12/31/07. Balances shown at the bottom for the current period.

Open Date	Supplier Name or Account No	Account Type	Open Bal	Cur Bal	Monthly Incls.	Account History as of 12/31/07
01/01	WELLS FARGO	WB	1000	1715	400	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
01/01	WELLS FARGO	WB	1200	1096	110	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
01/01	FBI CASE POWER SOURCE DET	WB	1000	760	420	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
04/01	WELLS FARGO	WB	1000			XXXXXXXXXXXXXXXXXXXXXXXXXXXX
01/01	WELLS FARGO	WB	1000	960	70	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
04/01	WELLS FARGO	WB	1000			XXXXXXXXXXXXXXXXXXXXXXXXXXXX
01/01	WELLS FARGO	WB	1000	1100	100	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
01/01	WELLS FARGO	WB	1000	1		XXXXXXXXXXXXXXXXXXXXXXXXXXXX
01/01	WELLS FARGO	WB	1000			XXXXXXXXXXXXXXXXXXXXXXXXXXXX
01/01	WELLS FARGO	WB	1000	900	100	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
01/01	WELLS FARGO	WB	1000			XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Total				11700	1200	



Commercial Risk Assessment

- Get a holistic view of a business, its principals and how its accounts are paid
- Increase the speed, accuracy and consistency of your credit decisions
- Stay informed of any changes to your business relations
- Improve your overall debtor management
- Access large volumes of information quickly and conveniently
- Reduce your risk in line with your risk appetite

- **Assess and monitor businesses**
 - Business credit reports
 - Business monitoring services
 - Predictive business scores
 - Business batch



Commercial Risk Assessment

- Assess and monitor businesses
 - Business credit reports
 - Business monitoring services
 - Predictive business scores
 - Business batch

Key Initiatives



AUHF
Involvement