



CV4B Cheat Sheet

To guide you in the interpretation of the score

MARCH 25, 2022



Sm = Up to R20M Turnover
LP = > R20M Turnover

Non-SACRA: Payment profile is data excluded

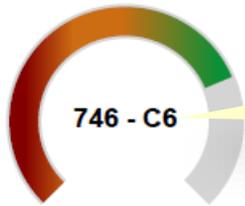
Commercial Segment

Sm

Principle Segment

non-SACRRA

CV4B Score



OVERALL CV4B Score
Relates to 7 risk bands on the right →

C1	998-999
C2	994-997
C3	998-993
C4	988-999
C5	941-987
C6	839-940
C7	0-838

CV4B Score Bands:
Full list on next page

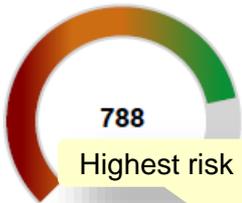
The CV4B Score (above) consist of the four scores below:

Liquidation

Judgement Default

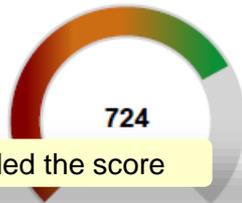
Trade Delinquency

Principal



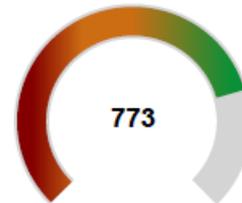
788

Number Of Enquiries In Past 3 Months



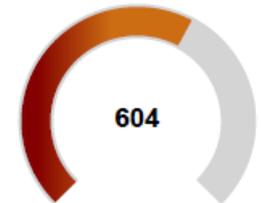
724

Number Of Employees
Number Of Derogatory Status



773

Number Of Enquiries
Proportion Of Principals To Failed



604

Number Of Phones Reported
Length Of Time On Bureau Is Too

Highest risk reasons are provided the score



CV4B Score Bands

Large Company (LP) – SAC CRA / Non-Saccra and No Consent

Score	Risk Band
999 - 999	C1-Very Low Risk
998-998	C2-Low Risk
989 - 997	C3-Below Average Risk
966 - 988	C4-Average Risk
834 - 965	C5-Above Average Risk
698 - 833	C6-High Risk
0 - 697	C7-Very High Risk

Small / Medium Company (SM) – Non-Saccra

Score	Risk Band
936 - 999	C1-Very Low Risk
912-935	C2-Low Risk
885 - 911	C3-Below Average Risk
817 - 884	C4-Average Risk
799 - 816	C5-Above Average Risk
693 - 798	C6-High Risk
0 - 692	C7-Very High Risk

CV4B Score Derivation



CV4B Output fields

Report Name:

- CV4B no Consent – where the Principal has not provided consent
- CV4B Sacra – includes payment profile data in the score
- CV4B non-Sacra – excludes payment profile data in the score

Principal Segment:

- Non-Sacra
- Sacra
- No Consent – no principal score can be returned as consent has not been provided to review how the principals conduct their personal affairs.

**Risk bands are based on the Transunion development sample.*