

CREDITVISION LINK

Risk Scores



OVERVIEW

The only solution to score 100% of consumers with traditional and alternative credit data

Despite the ongoing push towards financial inclusion for all, more than 51 million Filipinos remain New-to-Credit. Because life without credit is nearly impossible, around 45% of these consumers borrow money from friends and family – or pay exorbitant fees to informal lenders.

Responsible lenders looking to serve this market are too often constrained by incomplete traditional credit score data, leading to poor lending decisions based on inaccurate information or insufficient insight.

The enhanced CreditVision™ Link provides a broader view and a sharper focus on providing credit to millions of potentially valuable credit customers. Our proprietary blend of traditional and alternative scoring, validated against financial behavioral data, and standardized in a single API can enable lenders to optimize credit decisioning to increase acquisitions.

PRODUCT FEATURES

Score with greater precision

Increase accounts while mitigating risk with more precise insights into consumers' risk profiles across every segment – including New-to-Credit or thin-file, inquiry-only credit customers missed by traditional scores.

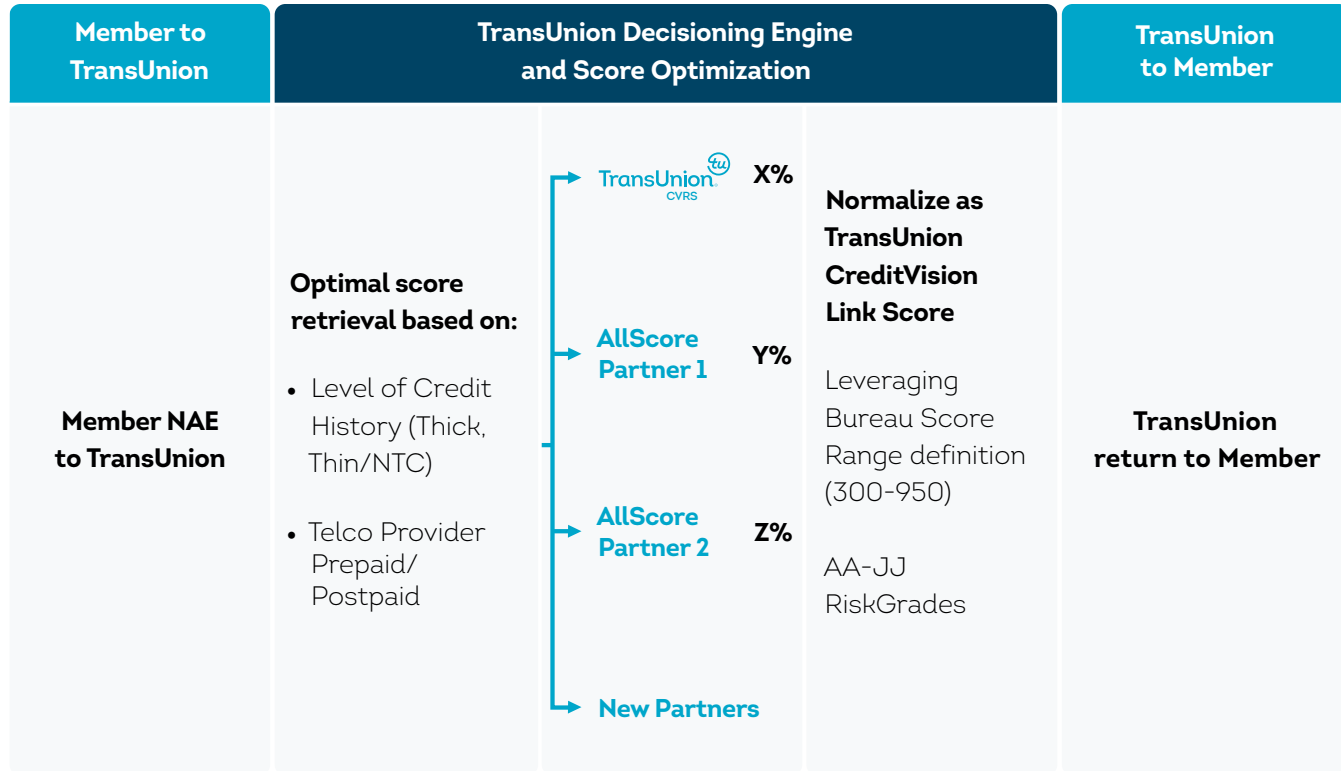
Score more consumers

Base lending decisions on traditional and alternative credit data insights to score millions of unbanked consumers – 45% of whom presently borrow from friends and family or informal lenders.

Score to your strategy

The enhanced insights from traditional and alternative credit data can increase and accelerate more accurate verification, pre-qualification and onboarding of targeted consumers – more profitably.

With TransUnion's CreditVision Solutions, we can return the optimal credit score to assess credit-worthiness of every Filipino.



Single Vendor, Single Score, Single API to optimize your acquisition strategies

Details of CreditVision Link

Alternative data sources

Score 100% of the consumers seeking credit. Because almost every adult in the Philippines owns and uses a mobile phone, Telcos have provided the most valuable alternative data for more accurately scoring the unbanked and New-to-Credit.

Directional trended credit data

Trended credit scores incorporate up to 24 months' account history data for each tradeline, including:

- Actual payment amount, as reported
- Account balance information

Bureau-level analysis of the New-to-Credit segment shows a 13% (KS) and 20%(Gini) lift in model performance using both traditional and alternative data VS using traditional data alone.

Reduce delinquencies

Increase approvals while lowering loss rates. CreditVision Link strengthens the score accuracy and helps identify sets to swap in (approve applicants you may have declined in the past) and swap out other applicants (reject applicants you may have approved in the past).

Easy integration

Works with your existing credit score. CreditVision Link complements – not replaces – traditional credit scores, giving you more insights about borderline consumers and those who don't have enough credit data to make an informed decision.

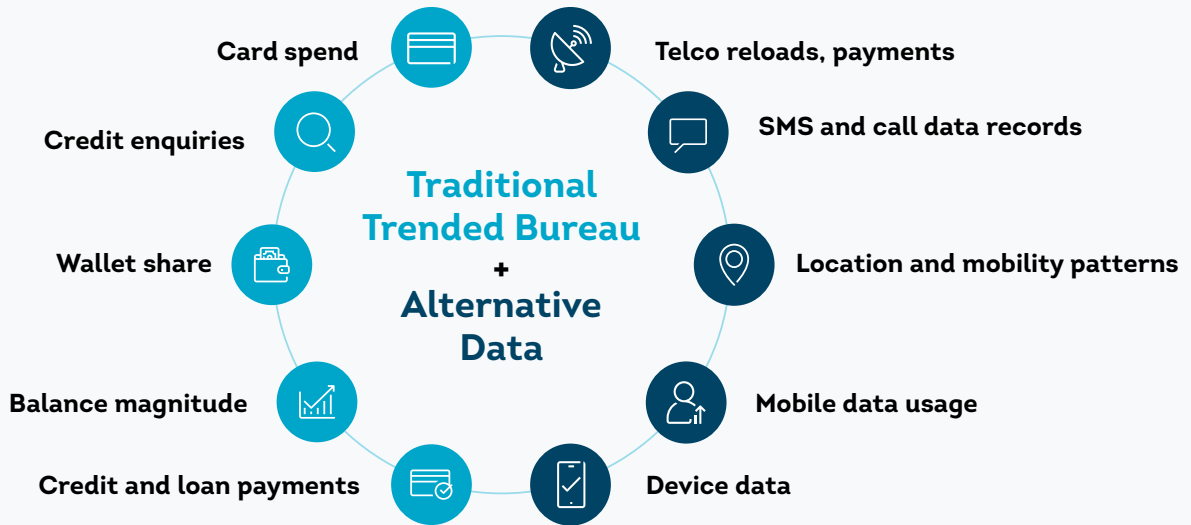
Strategic alignment

We help develop a complete New-to-Credit and thin-file, inquiry only growth strategy. This analysis shows swap sets between applicants you may have declined in the past and those who currently present higher loss rates to help optimize decision-making.

Full compliance

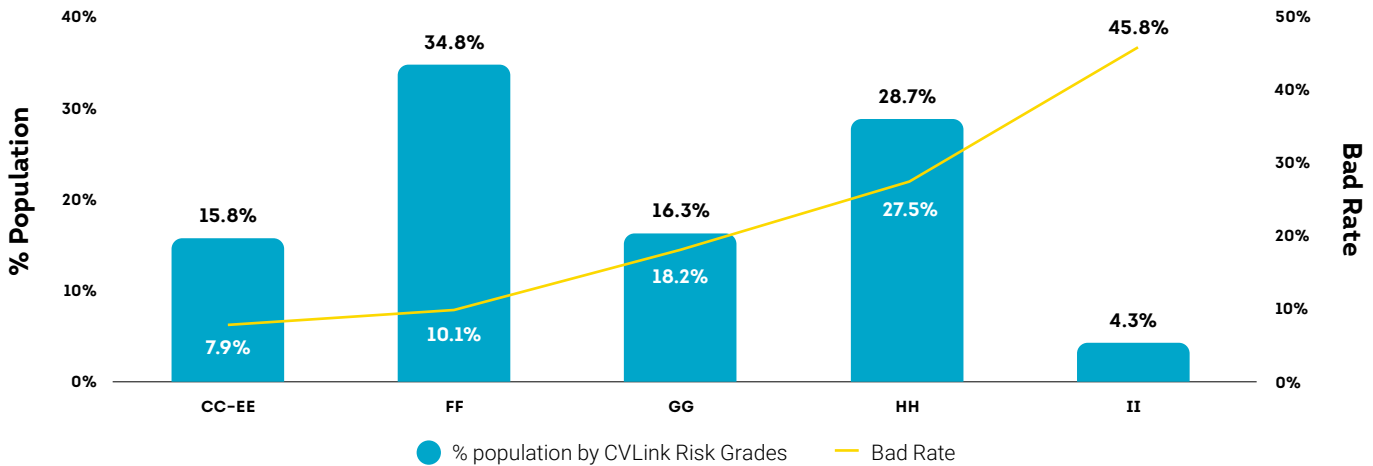
Protection of personal information. Privacy and impact assessment has been completed across all alternative data partners before we aggregate data.

CreditVision Link combines trended credit and alternative telco data to maximize adult population coverage



The CreditVision Link Score demonstrates strong risk differentiation within the New-to-Credit and Thin File customer segments, even in the absence of traditional credit history. In the chart below, moving from segment CC to II indicates increasing customer risk, as reflected by a rising observed bad rate

Originations from November 2023 to January 2024



For any questions or concerns, please contact your Relationship Manager or email TUPHComms@TransUnion.com for further information and assistance

