



CREDITVISION

Risk Score

OVERVIEW

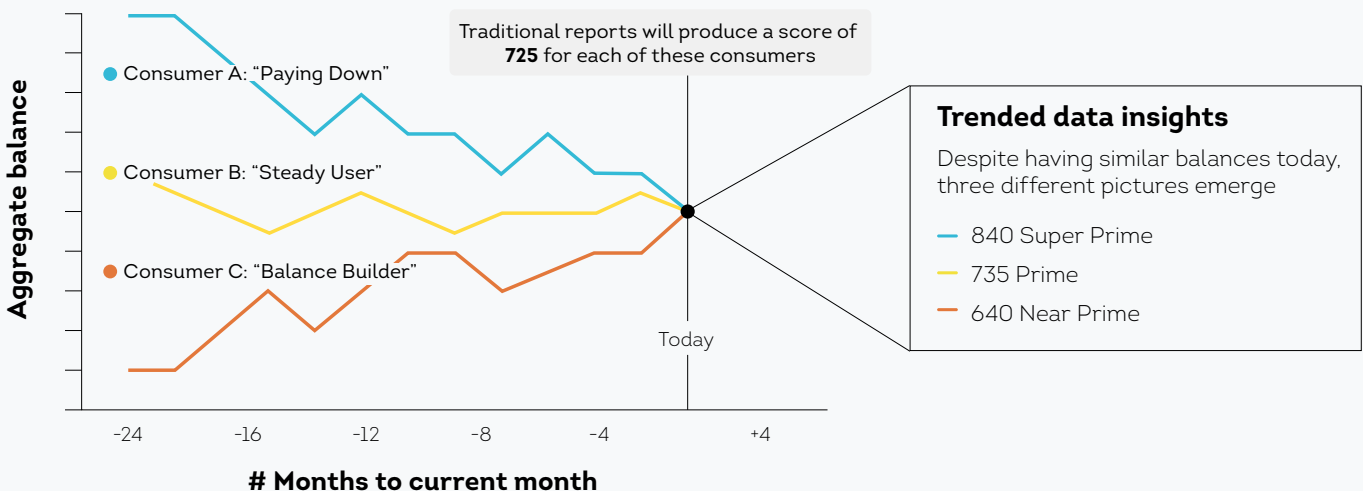
Gain a more accurate view of consumer credit risk for better lending decisions

CreditVision™ Risk Score gives you a more complete view of a consumer’s behavior over time. By leveraging enriched trended credit data – including actual payment amounts, balance, and utilization trends – you can better predict future behavior to make quicker, more qualified decisions on whom to engage and retain.

PRODUCT FEATURES

- The first industry-wide bureau score in the country using CreditVision’s trended attributes and algorithms
- Scores all consumer types, including new-to-credit and thin files
- Includes data not found in traditional models: payment ratios, open-to-buy, directional changes in balances, and shifts in utilization
- Available in batch and online

CreditVision Risk Score leverages trended data insights to provide a more accurate picture of consumers



Make more precise lending decisions

CreditVision Risk Score provides a value from 300 (highest probability of default) to 950 (lowest probability of default), grouped into 10 score bands with their grade equivalent for easier classification.

Grade	AA	BB	CC	DD	EE	FF	GG	HH	II	JJ
Consumer Risk Meaning	Very Low Risk		Low Risk		Medium Risk		High Risk		Very High Risk	
	Super Prime		Prime Plus		Prime		Near Prime		Sub Prime	
CreditVision Risk Score	950-860	859-830	829-790	789-740	739-700	699-650	649-600	599-530	599-530	599-530

This allows you to score with more precision and benefit from greater segmentation across risk bands – improving accuracy in offers and terms to boost usage and profits.

CreditVision Risk Score allows you to:

- Improve decisioning near score cutoffs
- Segment consumers by score bands to enable precise, riskbased pricing strategies
- Reduce manual reviews to save time and manage costs
- Give better customer experience by enabling straight through processing and faster turn-around time
- Better assess risk for previously unscorable consumers with less robust credit data
- Enhance collections performance and reduce delinquency through risk-informed workflow and resource optimization
- Consider revolving vs. transacting behavior on credit cards, payment amounts and ratios, and balance trends over time
- Enhance credit line management using data-driven risk segmentation
- Improve risk segmentation and manage overall risk levels to book more accounts or reduce risk on consistent volumes
- Increase retention and expand customer relationships with targeted promotions, appropriate line increases, and crossselling offers
- Mitigate portfolio risk by predicting the likelihood of a consumer going 90+ days delinquent in the next 12 months
- Enhance risk assessments for consumers with rich credit data

Integrate the power of CreditVision attributes with CreditVision Risk Score

CreditVision Risk Score can be used in conjunction with CreditVision's powerful trended attributes for new applications and portfolio management to gain even deeper insight into who your customers are and their projected behavior and performance. This helps ensure that creditworthy and credit-seeking consumers with low-risk behaviors are more accurately scored so that you can safely expand your universe and drive growth while managing the changes in behavior of your existing portfolio to maximize loyalty and balance risk.

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

