



B2B/TRU - LOCATE WITH CONFIDENCE

Enriched Skip Trace

OVERVIEW

Enriched Skip Trace: Smarter Insights for Better Collections

Unlock a more holistic view of borrower contactability with Enriched Skip Trace, a powerful solution that helps lenders locate delinquent or hard-to-reach borrowers. By combining TransUnion's trusted skip trace data with CIC-sourced demographic insights, lenders gain deeper visibility into borrower profiles, enabling more effective outreach and improved recovery outcomes.

PRODUCT FEATURES



Enhanced contact data

Combines CIC demographic insights, such as addresses, phone numbers and email information, with TransUnion's skip trace records to improve borrower reachability.



Batch processing

Efficiently handles large volumes of delinquent accounts through a secure – ideal for high-scale recovery efforts.



Flexible source matching

Employs both deterministic and fuzzy matching techniques across name, date of birth and ID fields to ensure high match accuracy and data reliability.



Robust output file

Delivers enriched borrower profiles ready for integration into collection, tracing or recovery workflows.



Multi-source integration ready

Built for future expansion with additional data overlays from trusted sources and other verified third-party databases.

HOW IT WORKS

1. Data submission

Member institutions submit a list of delinquent borrowers for processing. Alternatively, the TransUnion Operations Team can retrieve the list from previous member submissions.

3. Data matching and enrichment

CIC responses are matched with TransUnion's internal data using identity keys. Updated or additional contact details are merged into a single enriched dataset.

2. Processing

- CIC enquiries are submitted through an approved channel
- TransUnion skip trace files are processed simultaneously

4. Delivery of results

The final enriched file — containing updated borrower demographics ready for use in collections and recovery workflows — is returned to the member institution.

TARGET USERS

- ✓ Banks and financial institutions with delinquent borrower portfolios
- ✓ Credit card issuers
- ✓ Microfinance institutions and cooperatives
- ✓ Collection agencies and recovery partners
- ✓ Government financial institutions (GFIs) managing salary or installment loan portfolios

BENEFITS TO LENDERS

Regulatory alignment

Enhance compliance with the Credit Information System Act (RA 9510) while supporting responsible lending and recovery practices.

Higher contact success rate

Boost borrower traceability with more robust and accurate contact data, improving outreach and recovery results.

Operational efficiency

Reduce manual tracing efforts and accelerate skip trace turnaround time for faster collections.

COMPLIANCE

The Enriched Skip Trace service utilizes borrower information sourced from the Credit Information Corporation (CIC) and TransUnion databases in compliance with the Credit Information System Act (RA 9510) and corresponding CIC data access guidelines. Access is restricted to accredited members and authorized personnel under TransUnion's data governance and privacy frameworks.

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

