

CreditVision™ Link

Enhanced CreditVision Solution



Risk Scores

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



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

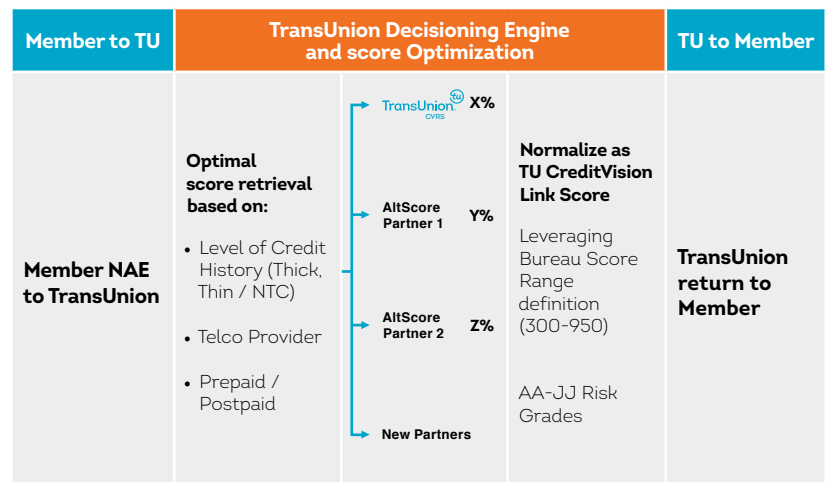
The enhanced insights from traditional and alternative credit data can increase and accelerate more accurate verification, pre-qualification and onboarding of targeted consumers – more profitably.

Despite the ongoing push towards financial inclusion for all, more than 51 million Filipinos remain unbanked. 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.

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

CreditVision™ Link

DETAILS OF CREDITVISION LINK

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.

Alternative data sources

Partnering to deliver 100%.

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

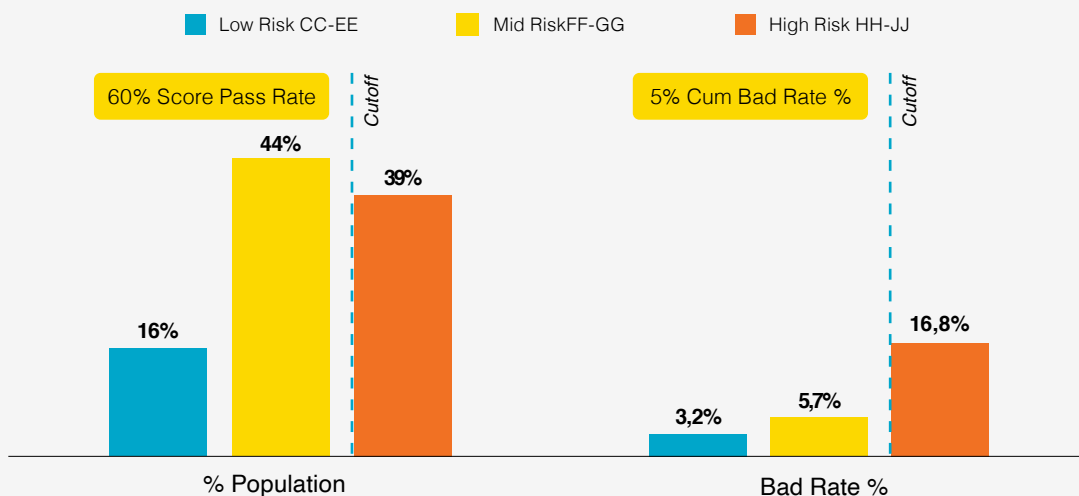
Trended credit scores incorporate up to 24 months' account history data for each tradeline, including:

- Actual payment amount, as reported
- Account balance information

Customer tests show up to a 20% lift in model performance using trended credit data showing how a consumer got to where they are today.

Targeting Low to Mid Risk will enable 60% Score pass rate while keeping to a 5% Cumulative Bad Rate for New to Credit and Inquiry Segments

CV Link Score Uplift Opportunity on NTC / Inquiry Only



*Based on 2019 AO Bookings Bureau data samples NTC + Inquiry Only Segments

Visit: transunion.ph/product/creditvision-link