CreditVision™

Make better-informed lending decisions during applications.

CreditVision is a next-generation risk solution that uses broad, accurate data to form a comprehensive view of consumer behavior over time.

Now you can gain clear perspective into consumer risk levels to safely and confidently expand your customer base. Tap into product features, such as:

- ✓ **Trended credit data** – Gauge a consumer's full credit trajectory with up to 24 months of tradeline data

- ✓ **Enhanced risk assessments** – Measure risk and capacity more precisely when evaluating applications to identify new customers

- ✓ **Premium algorithms** – Unlock new insights into credit behavior and better predict future risk performance

While more consumers are applying for credit, some may be incorrectly evaluated due to limited information about their credit performance, or the lender's risk acceptance criteria. TransUnion's bureau score — combined with CreditVision's algorithms and trended credit data — delivers a holistic view of consumer credit behavior, opening up more possibilities.

Rather than basing decisions on credit attributes from a single point in time, understanding behavior patterns — such as actual payment amounts and balance movements — helps reduce delinquencies and identify lower-risk consumers you may have declined in the past.

Refine your acquisition strategies

TransUnion will help you determine cut-offs for specific attributes and algorithms based on your acceptance threshold to help shape credit acquisition policies.

Speed up your credit approval process

Easy implementation with TransUnion DecisionEdge®, IDVision® and analytics solutions allows you to quickly extract powerful insights and automate decision rules for faster loan processing times.

Find out more at transunion.ph/product/creditvision

TransUnion®

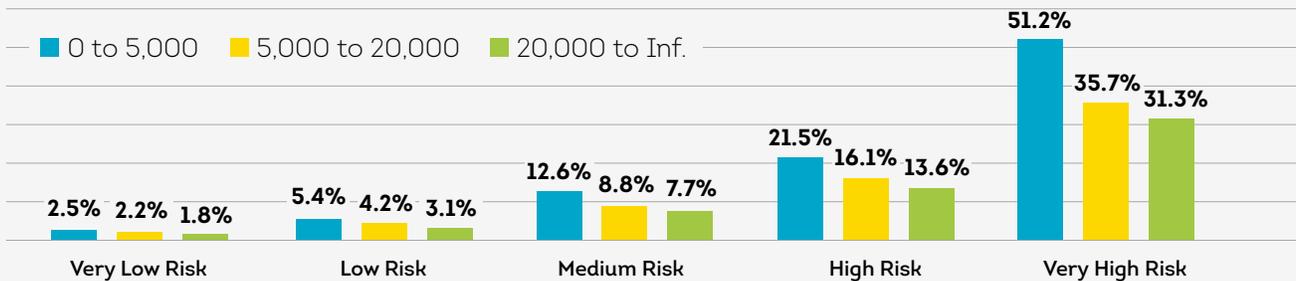## Unique insights for improved accuracy on new accounts

With more than 1,000 attributes and algorithms, you can better predict performance on new accounts. New insights on consumer behavior can help you make more precise risk decisions by asking:

→ Are balances going up or down over time?
→ Is the consumer making overpayments or only near-minimum payments?
→ Is credit utilization constant or seasonal?
→ Has the consumer transitioned from transactor to revolver?
→ Have recent credit inquiries been made?

Predicting future behavior

Evaluating key payment behavior, such as Average Aggregate Excess Payment (AEP), can help identify consumers more likely to pay. A low AEP is a strong indicator of risk as it signals low capacity to pay. Consumers with high AEP are less risky (as they pay more than the minimum due) and more creditworthy.

Average aggregate excess payment for bank card accounts over the past 3 months

Legend: ■ 0 to 5,000 ■ 5,000 to 20,000 ■ 20,000 to Inf.

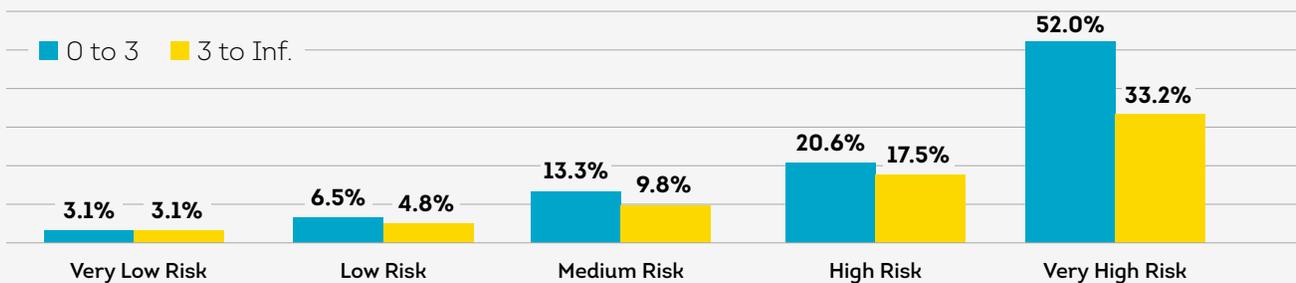| Risk	0 to 5,000	5,000 to 20,000	20,000 to Inf.
Very Low Risk	2.5%	2.2%	1.8%
Low Risk	5.4%	4.2%	3.1%
Medium Risk	12.6%	8.8%	7.7%
High Risk	21.5%	16.1%	13.6%
Very High Risk	51.2%	35.7%	31.3%

Source: TransUnion consumer credit database

Identifying high-risk patterns

Going overlimit on a bankcard potentially indicates higher risk (and higher debt). The more recent the overlimit, the higher the risk, as it could signal a consumer is currently experiencing financial stress. Repeat incidences of overlimit may also signal poor finance handling and difficulty paying off existing obligations.

Number of months since overlimit on a bankcard

Legend: ■ 0 to 3 ■ 3 to Inf.

Risk	0 to 3	3 to Inf.
Very Low Risk	3.1%	3.1%
Low Risk	6.5%	4.8%
Medium Risk	13.3%	9.8%
High Risk	20.6%	17.5%
Very High Risk	52.0%	33.2%

Source: TransUnion consumer credit database

LEARN MORE ABOUT CREDITVISION FOR NEW APPLICATIONS.

Contact your sales representative or our client support team at **DLPHOperationsTeam@transunion.com**. You may also call **+632 8858 0400** or visit **transunion.ph/product/creditvision**

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