






CreditVision Link




OVERVIEW

Enabling confident lending through alternative data intelligence

CreditVision Link blends traditional credit and alternative data to produce a more holistic picture of consumers. With deeper insights and increased predictability, lenders can confidently broaden their reach to previously unscorable consumers.

-  **More precise scoring of borderline consumers**
The combination of alternative and traditional credit data goes beyond a point-in-time view to show consumers' overall performance trajectory, enabling more accurate decisioning
-  **Confident approvals of creditworthy consumers**
With a greater understanding of consumer behaviour, you can present more competitive, risk-appropriate offers to more consumers
-  **Easier identification of consumers in financial distress**
Alternative data provides insights into consumers experiencing financial hardship, helping you keep within risk limits

PRODUCT FEATURES

-  **Score with greater precision**
Make informed decisions and mitigate risk with clearer insights into high-risk and high-opportunity consumers
-  **Approve more customers**
Lend with confidence and expand your portfolio by effectively scoring traditionally 'credit invisible' consumers
-  **Build consumer loyalty**
Offer quality financial services to previously borderline or thin file consumers, driving responsible growth and cultivating lifetime loyalty

CREDITVISION LINK PLAYS A KEY ROLE IN AN ESSENTIAL GROWTH STRATEGY

With over a quarter of adults in South Africa seen as 'credit invisible,' credit growth has stagnated as traditional bureau solutions often result in high decline rates. Many of these consumers, either by choice or circumstance, operate outside of traditional credit but have financial transactions worthy of consideration for risk underwriting.

To serve these emerging consumer segments – especially in trying times – lenders need to strike a balance between expanding customer reach and measuring risk accurately.

CreditVision Link leverages alternative data, enabling you to confidently open the door to previously underserved consumers as a significant piece of your growth strategy. By identifying more opportunities to provide quality financial services to more consumers, you can increase business and build profitable, long-term relationships.

HELPING YOU EXTRACT VALUE FROM ALTERNATIVE DATA SOURCES

CreditVision Link makes it easy for lenders to work with alternative data and gain valuable insights into previously unreachable consumer segments. Our alternative data solution provides a single score that's based on a number of predictive data sources.

Thin File & Telco CV Data

Demographic and thin file variables indicative of thin file behaviour.



Commercial & Asset Ownership Data

Commercial interest such as links to failed and successful businesses. Property buying and selling history.



Mobile Device Data

Information on the devices owned and utilized by the consumer.



Geographical Data

Predictive variables on the risk associated with credit active consumers living in a specific suburb.

ENHANCE YOUR ACQUISITION PROCESS

When CreditVision Link is combined with traditional credit data scores it allows lenders with an improved acquisition solution across segments. With increased predictability, you can allocate the right product at the right price based on accurate risk and affordability assessments.



Score Better

12% performance lift on the Thin file population compared to the generic CreditVision Score



Score All

CreditVision Link **can score ALL consumers across segments** – no more expansion score



Grow More

Identified **1,000,000 new loans** available across the industry to the value of **R400M+** that we can predict future Good/Bad behaviour better

For more information on CreditVision Link, please contact your sales representative or visit: transunion.co.za/product/creditvision-link

Johannesburg: +27 11 214 6000

Durban: +27 31 573 8899

Cape Town: +27 21 401 420

