



# Industry Scores

Minimise your credit risk and increase profitability

In today's uncertain economic times, consumers are becoming more indebted and reliant on credit facilities to improve their cash flow. Industry Scores help you predict the likelihood of a consumer going three or more months into arrears during the next 12 months. It balances both negative and positive information from a consumer's credit report to give you an objective risk assessment based on all data available. These scores provide more granular industry segmentation which further enhances the predictive accuracy and more effectively lowers the risk of granting credit.

Improve your credit risk management, manage your exposure and improve business profitability by adopting an industry specific approach.

## **Take advantage of Industry Score features:**

- **Convenient plug and play solution** - no development charges, no delay in implementation
- **Breadth and depth of data elements** - provide a more comprehensive view of the consumer
- **Enhanced predictive accuracy of credit granting**
- **Industry specific results** - retail clothing, retail furniture, unsecured lending, credit card, telecom etc.

Industry Scores are quick and easy to implement and can be used as a standalone or in a dual matrix with a generic score. The more granular the insights you gain, the easier it is to assess the current behaviour and predict the future behaviour of consumers.

Delinquencies are on the rise, which makes it even more important to optimise risk

mitigation strategies and protect yourself to ensure you limit your exposure and offer credit to the consumers most likely to pay.

**Industry Scores benefits include:**

- Deeper, broader view into consumer credit profile
- Improved segmentation and profiling
- Ability to identify cross sell and up sell opportunities
- Manage consumers credit limits and obligations
- Grow customer base and target new markets

TransUnion Industry Scores are a valuable asset for any business wishing to remain agile in their respective industry.

Gain the competitive edge by using industry segmentation and being able to pinpoint the right consumers to offer credit. Doing so allows you to grow your business with confidence, increase your revenues and profitability and at the same time limit your exposure.

**FOR MORE INFORMATION ON  
INDUSTRY SCORES PLEASE  
CONTACT YOUR SALES  
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