Introducing CreditVision™

TransUnion's next-generation risk solution

In today's competitive markets, every decision counts. TransUnion's CreditVision™ is a suite of trended and alternative data capabilities that can fundamentally transform the way you understand and evaluate your customers. It offers superior intelligence and analytics for more precise decisions across the value chain, resulting in reduced risk and increased profits.

Analyse and predict consumer credit behaviour with improved accuracy

TransUnion CreditVision™ gives you more than just data. It is a new suite of solutions that can help you make more precise lending decisions based on the enhanced ability to identify specific consumer behaviour. While traditional credit data presents a single snapshot of a consumer at a point in time, CreditVision™ incorporates algorithms that use account history to provide insight into behaviour over the last 24 months. This gives you a different view of consumer behavior–one that was not previously possible.

With CreditVision™, you can see a customer's total balance from month 1 through to month 24, as opposed to just seeing a snapshot of their balance in month 3, month 6, month 9, and so on.

Having greater insights into their behaviour over time enables you to make more accurate decisions. For instance, you may see consistently increasing balances as an indicator of increasing risk.

Get a deeper and broader view of consumer behaviour

Whether you are refining existing strategies or developing new policies, CreditVision™ can help you understand risk indicators and the direction of specific consumer behaviour.
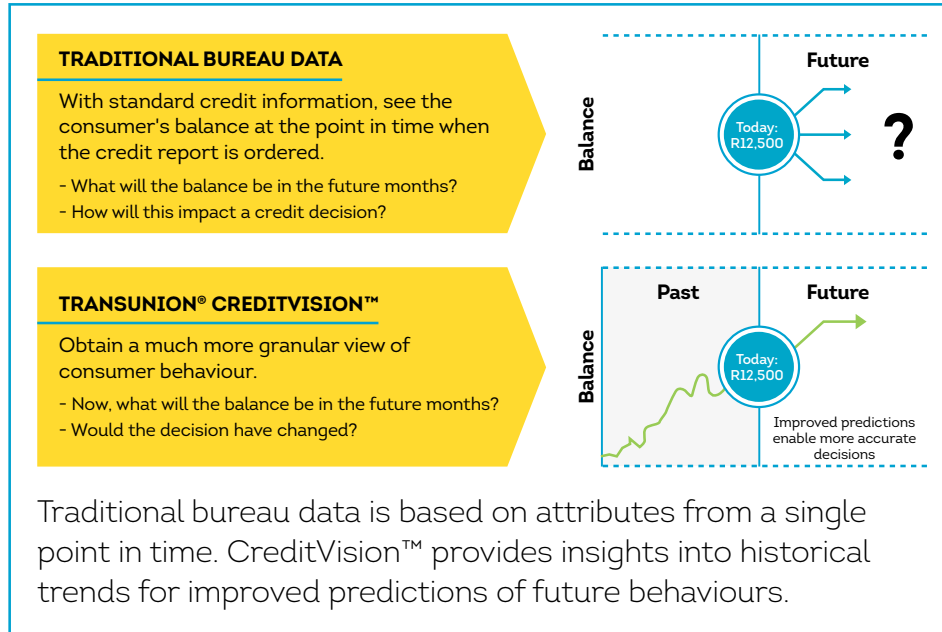
An intensive analysis of thousands of attributes in TransUnion's historical audit trail data uncovered a comprehensive portfolio of highly predictive algorithms that were segmented into sets to align with lender strategies.

This deeper and broader view of behaviour can help you define consumer credit stability, target product offerings and enhance your risk segmentation strategies.

Trended data allows for improved accuracy of predicting future behaviour

Access to additional dimensions of consumer behaviour supports improved lending decisions.

TRADITIONAL BUREAU DATA

With standard credit information, see the consumer's balance at the point in time when the credit report is ordered.

- What will the balance be in the future months?
- How will this impact a credit decision?

TRANSUNION® CREDITVISION™

Obtain a much more granular view of consumer behaviour.

- Now, what will the balance be in the future months?
- Would the decision have changed?

Balance | Future | Today: R12,500 | **?**

Balance | Past | Future | Today: R12,500 | Improved predictions enable more accurate decisions

Traditional bureau data is based on attributes from a single point in time. CreditVision™ provides insights into historical trends for improved predictions of future behaviours.

Using advanced technology to calculate aggregated algorithms over time

TransUnion has invested in new technology that enables us to compute a comprehensive set of algorithms within a fraction of the time. This enables us to process large datasets of aggregated algorithms for the last 24 months to provide a monthly ratio view. TransUnion is the first bureau in the country to process variables on this scale.

Using alternative data

As the custodian of various databases, TransUnion is able to aggregate variables from a wide range of sources. We also procure information from other, credible sources to test and release variables to the market that add value beyond the scope of credit data. This includes variables created from:

→ Commercial information on principal links

→ Property and deeds information

For more information on CreditVision™ please contact your sales representative:

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