



## Income Estimator

Leverage CreditVision data and analytics to effectively manage the consumer lifecycle

Better predict a consumer's income for more strategic marketing campaigns and smarter credit decisions overall.

- ✔ **Save costs and speed up decisioning** by replacing cumbersome proof of income processes with real-time income prediction
- ✔ **Improve the customer experience** by enabling paperless, more seamless onboarding
- ✔ **Detect fraud** instantly at account acquisition and throughout the credit lifecycle by identifying under or overstatements of income
- ✔ **Enhance your cross-sell strategies** by spotting changes in a consumer's income

TransUnion CreditVision Income Estimator enables you to confidently identify, target and connect with the right prospects. Enriched by CreditVision data and analytics — including trended variables — Income Estimator provides a more accurate estimate of a customer's net income. A better understanding of future credit behaviour helps predict possible outcomes and supports responsible lending through simple, effective credit assessments.

CreditVision Income Estimator predicts net monthly income, removing estimations like tax brackets, medical aid and pension fund deductions for a more reliable assessment.

### Estimate a consumer's income with improved accuracy

The enhanced Income Estimator model was developed with experts from the retail and banking industries who supplied the latest, verified net income data from South African consumers. The result? A more accurate view of a consumer's income.

### Gain the confidence you need to make the right credit decisions

CreditVision Income Estimator also provides a specific confidence level for each estimation, indicating the percentage of certainty the predicted income is within 30% (up or down) of a particular salary band. For example:

Predicted net salary value	Salary band	Confidence level
R25 980	R25 000–R26 000	75%

# CreditVision™

## Enhance your credit strategies across the customer lifecycle

Now you can match product offers with more qualified prospects, retain customers on more profitable terms and collect more effectively:

### Account acquisition

- Pre-screen target marketing
- Cross-sell existing accounts
- Segment product offers

### Account management

- Manage credit line increases
- Identify changes and trends to adjust policies as needed

### Collections

- Prioritise accounts
- Streamline treatment strategies

Visit: [transunion.co.za/product/creditvision-suite](https://transunion.co.za/product/creditvision-suite)