



Early-Stage Delinquency Scores

Segment and prioritize select accounts by probability of cure

Strengthen your recovery strategies and improve your recovery rate. You can use our early-stage delinquency scores, developed by SCORE Statistical Consulting in collaboration with TransUnion, to rank your delinquent customers based on current individual circumstances and ability and willingness to pay, not just by level of delinquency. Many kinds of lenders—including credit grantors, retailers, and collections agencies—can use this insight to develop appropriate treatment strategies, make better use of their resources and improve recoveries.

A powerful tool for recovering early-stage debt

Choose the score that is right for your organization and portfolio:

- 30 Day and 90 Day Financial Institution Delinquency Scores for bankcards and non-bankcards
- 30 Day and 90 Day Retail Delinquency Scores for loans and cards

These scores, built solely for delinquent account segmentation and performance, feature:

- Predictive outcome—likelihood of any 1–3 cycle account curing within the subsequent 60–90 days
- Specific application for delinquent accounts—development sample includes accounts 1–120 days delinquent
- Targeted performance outcome period—outcome period of 90 days or less vs. a 12–24 month outcome period common with other models
- Probability based scores (for example, a score of 380 represents a 38% chance of curing)—no odds charts or tables required

Use early-stage scores to enhance your delinquency management strategy

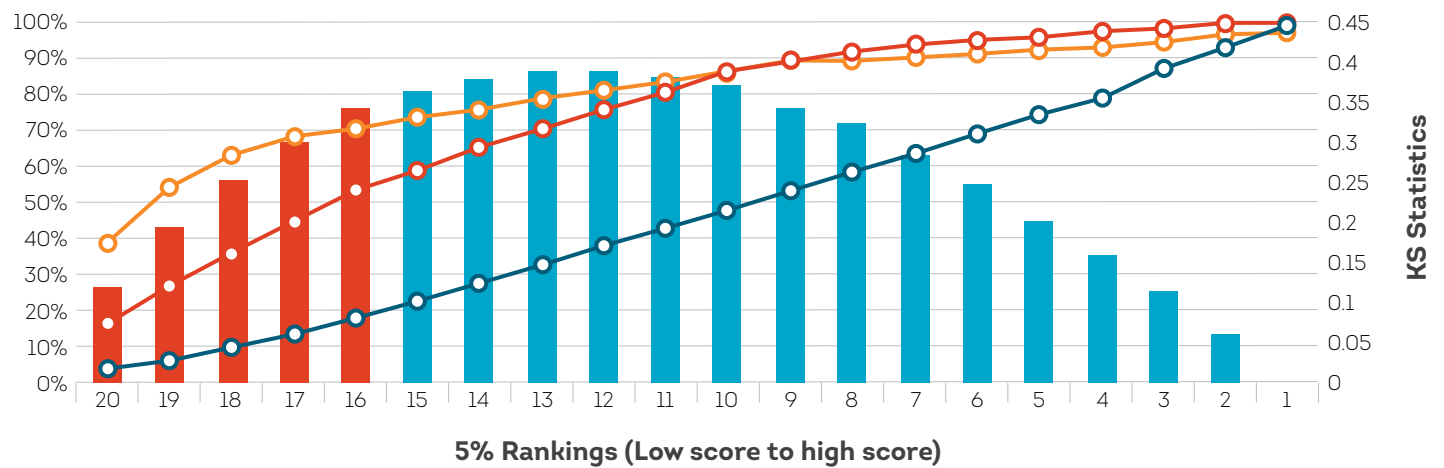
Early-stage scores allow you to:

- Quickly detect high-risk accounts for treatment and collection acceleration.
- Identify self-cures for more effective resource allocation.
- Develop an effective customer contact strategy.
- Develop outsource or agency assignment strategies.
- Use as a supplement to internal models for added performance.
- Determine appropriate settlement strategies.
- Set credit line management strategies.
- Minimize charge-offs by reducing roll rates and customer attrition prior to suspension or cancellation.

DEVELOPMENT RESULTS AT A GLANCE

■ KS STAT | ○ CUMUL PAY % | ○ CUMUL NO PAY | ○ CUMUL NO CURE

Propensity to cure by score bin



The cure score identifies at-risk accounts in early delinquent portfolios. Based on the development results, 50% of the no-cure accounts are derived from the bottom 25th scoring percentiles (ranks 16–20).

Source: SCORE Statistical Consulting Inc.

Improve performance with telephone numbers—exclusively with TransUnion

Append telephone numbers to enhance your location and collections efforts. Only TransUnion gives you the option to append a consumer's current and previous phone numbers.

TransUnion can provide solutions throughout the collections lifecycle

Take advantage of other scores developed by SCORE Statistical and available from TransUnion:

Late-stage delinquency scores:

- 150 Day Delinquency Score for financial services and retail cards
- 180 Day Delinquency Score for financial services and non-financial services

Built solely for delinquent account segmentation and performance, these scores feature:

- Predictive outcome—likelihood of an account making a minimum \$25 payment within a 90-day period
- Specific application for delinquent accounts—development sample includes late stage pre-charge-off delinquent accounts 120-179 days delinquent and fresh charged-off (180+) accounts
- Targeted performance outcome period—outcome period of 90 days or less vs. a 12-24 month outcome common with other models
- Probability-based scores (for example, a score of 380 represents a 38% chance of curing)—no odds charts or tables required

Dormant-debt scores:

These delinquency scores evaluate the probability of any 360+ day account making a minimum \$25 payment within:

- 90 days (Version 1.0)
- 9 months (Version 2.0)

These scores significantly outperform new or current account and behaviour scorecards in rank ordering collection risk and probability of recovery in dormant debt portfolios.

LEARN MORE

To learn more about how you can use our early-stage scores to recover more and improve profitability, contact your TransUnion representative today.

Developed by SCORE Statistical Consulting

In collaboration with TransUnion, SCORE Statistical Consulting Inc. delivers robust credit bureau-based delinquency scoring models in Canada. SCORE's experience and expertise in accounts receivable management, combined with TransUnion's dynamic and comprehensive consumer credit database, provides unique in-depth consumer risk and payment behavior measurements. This can enable you to better segment and prioritize portfolio risk for better targeted collection treatment actions.

Achieve more with TransUnion

As a global leader in credit information and information management services, TransUnion creates economic and competitive advantages for businesses and consumers. This powerful combination of information and insight will help you make better decisions, improve efficiency and identify opportunities at every stage of your customer lifecycle— from acquiring customers to strengthening and expanding your relationships with them.