



CUSTOMER CREDIT REPORTING

Alternative Trades

OVERVIEW

Broader data. Deeper insights. Smarter lending outcomes.

Expanded data visibility

View data beyond the traditional credit file to get an expanded financial picture with alternative tradelines

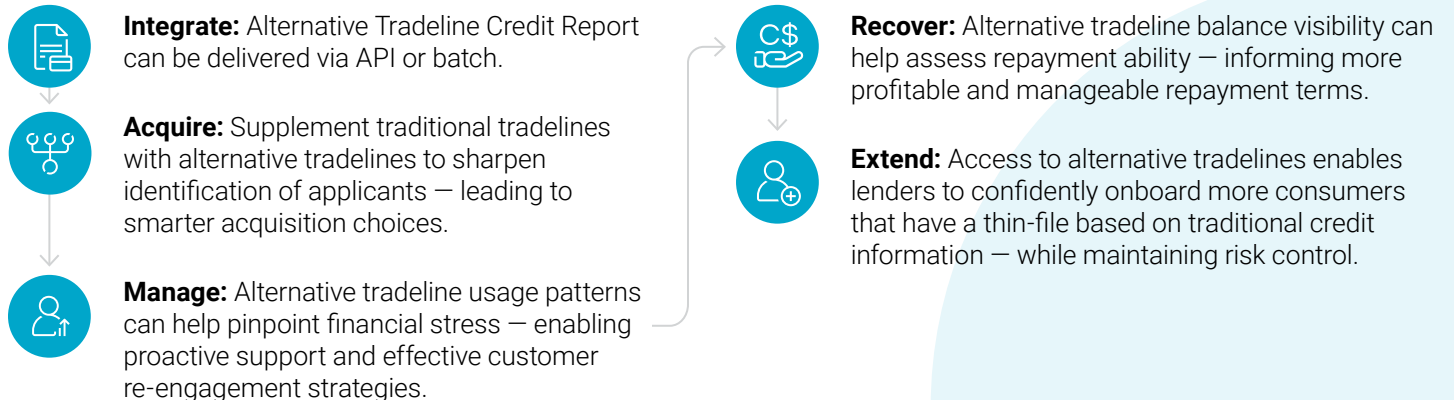
Enhanced risk assessments

Strengthen credit decisions with deeper, non-traditional insights

Improved lending performance

Help boost approvals and reduce risk through more inclusive data

The Alternative Tradeline Credit Report augments traditional credit files with alternative financial information, supporting smarter, more inclusive decisions across the customer lifecycle – from prequalification to portfolio management.



FEATURES



On-demand integration

Seamlessly integrates with credit and model reports as an optional add-on, activated upon subscription.



Lifecycle-based access

By being available for use through credit and model report, alternative tradelines support multiple decision stages – from prequalification to post-approval – enabling consistent insight across the customer journey.



Clear placement within the credit report

Alternative tradelines are formatted to mirror traditional tradelines – with unique identifiers that ensure they remain separate and easily recognizable in standard and model credit reports. In model reports, these tradelines are excluded from the summarized view, maintaining an unbiased presentation of traditional credit data while still allowing lenders to access deeper insights when needed.



Flexible delivery channels

Available through both online and offline methods – with support for API, batch and human readable credit report formats to fit any downstream workflow.

Information Fields	ID Report	Model Report	Credit Report
File and Demographic	✓	✓	✓
File Summary		✓	✓
Special Messages (optional)	✓	✓	✓
Bureau Scores		✓	✓
Banking			✓
Trades and Mortgages			✓
Alternative Trades		✓	✓
Registered Items			✓
Bankruptcy/Consumer Proposal			✓
Legal Items			✓
Collections			✓
Inquiries			✓
Remarks			✓

For more information, please contact your TransUnion representative.

Visit: transunion.ca/alternativedata

