



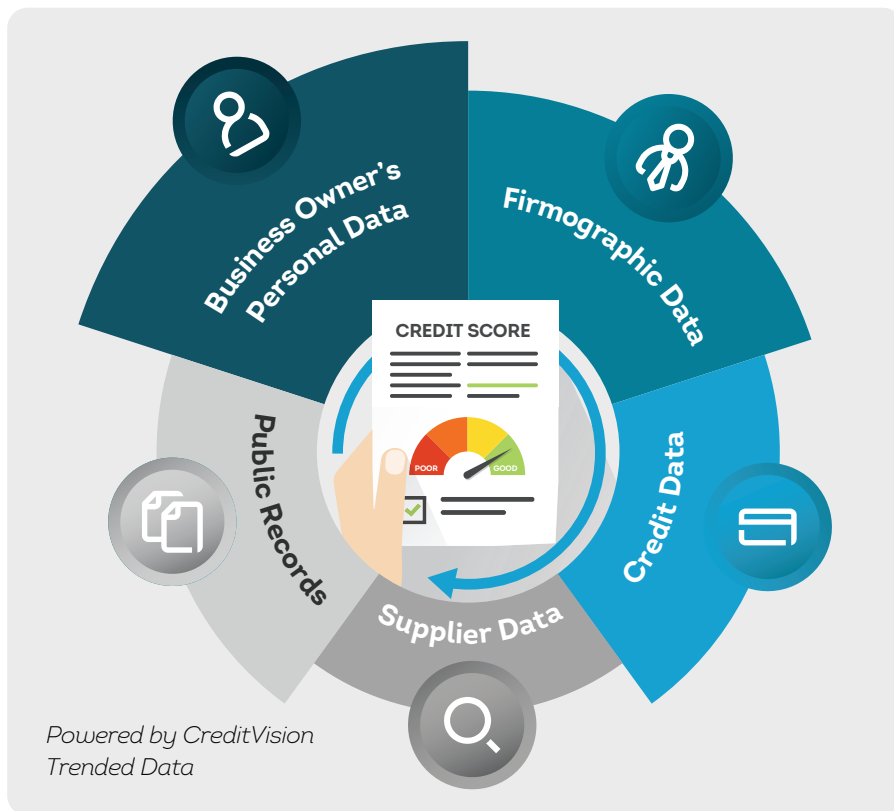
TRANSUNION BUSINESS SOLUTIONS

# CreditVision for Business Score

## *One streamlined business score for better lending decisions*

Evaluating a business's financial health for lending decisions can be a slow, manual, multi-step process. A lack of comprehensive data sources can force lenders to use manual reviews and too often the decision is subjective.

### **Combined insights let you make an informed decision**



A holistic view of credit performance includes a solution that can combine the owner's personal credit information, supplier relations, company financials and business credit history into one easy-to-use score for automated decisioning. You get all that and more with the TransUnion CreditVision™ for Business Score.

The score uses alternative data to increase scoreable rates and can leverage the owner portion of the business score, providing better insights into a business's health.

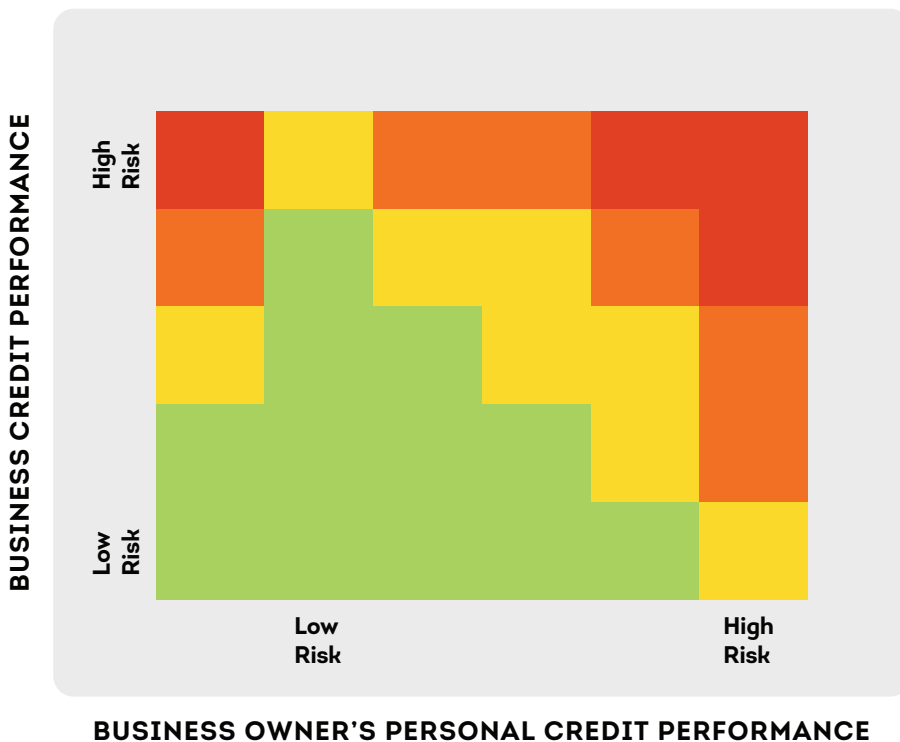
**A SINGLE SCORE THAT COMBINES PERSONAL AND BUSINESS CREDIT FOR A 360 VIEW**

## Improve credit decisions throughout the business lifecycle

Assessing small businesses as businesses helps put lenders in a better position to differentiate, segment and manage their small business portfolio.

Using a single, data-driven score can help lenders more effectively monitor the business throughout its lifecycle.

It can help lenders assess which customers to target for marketing, acquisitions, portfolio management and recovery and focus on interacting with businesses that match their risk appetite.



### CREDITVISION FOR BUSINESS SCORE HELPS:

- Score more businesses that have low to no credit histories by leveraging alternative data and, with consent, the owner's personal credit information as a portion of the business score.
- Assess a business's credit worthiness and predict its likelihood of delinquency, even in the absence of a fulsome credit history
- Provide consistent data-driven decision-making across business lines and channels
- Create a faster adjudication process for improving operational efficiency and customer experiences
- Monitor the business's performance as it grows from startup to maturity

### DATA THAT TELLS THE FULL STORY

If you are a credit lender trying to assess the financial strength of a business, you often need to look beyond consumer data.

In fact, in a TransUnion analysis of small business credit behaviour, 90% of businesses whose owners were delinquent on their personal accounts remained current on their business accounts.

### CreditVision for Business Score can help alleviate:

- ✓ Critical blind spots in current business adjudication process
- ✓ Dependency on consumer's personal credit rating for business lending
- ✓ Cumbersome lending and portfolio management processes
- ✓ Slower decision making leading to poor customer experience
- ✓ Difficulties monitoring business performance across its lifecycle.

### LEARN MORE

To see how our CreditVision for Business Score can help your business, contact your TransUnion representative or visit: [tubizsolutions.ca](https://tubizsolutions.ca)