



# CreditVision Bankruptcy Score

Canada's next generation risk solution that reduces bankruptcy losses

TransUnion<sup>®</sup> CreditVision<sup>™</sup> Bankruptcy Score leverages trended account history - along with actual payment amount - to produce a more accurate assessment of a consumer's likelihood of bankruptcy.

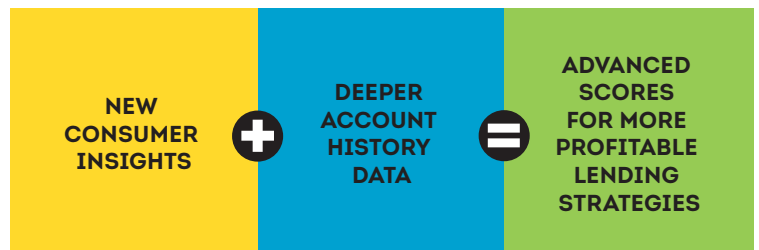
**Trended account history and payment-related behaviour means improved score performance.**

TransUnion CreditVision is a new suite of solutions that incorporates up to 24 months of account history—along with actual payment amounts—to provide deeper insights into consumer behaviour. These additional data elements found within our new CreditVision Bankruptcy Score gives you the power to make more accurate assessments. By considering consumers' behaviour over time, along with actual payment behaviour, you can make more qualified decisions regarding credit stability and likelihood of future bankruptcy.

**CreditVision Bankruptcy Scores allow customers to:**

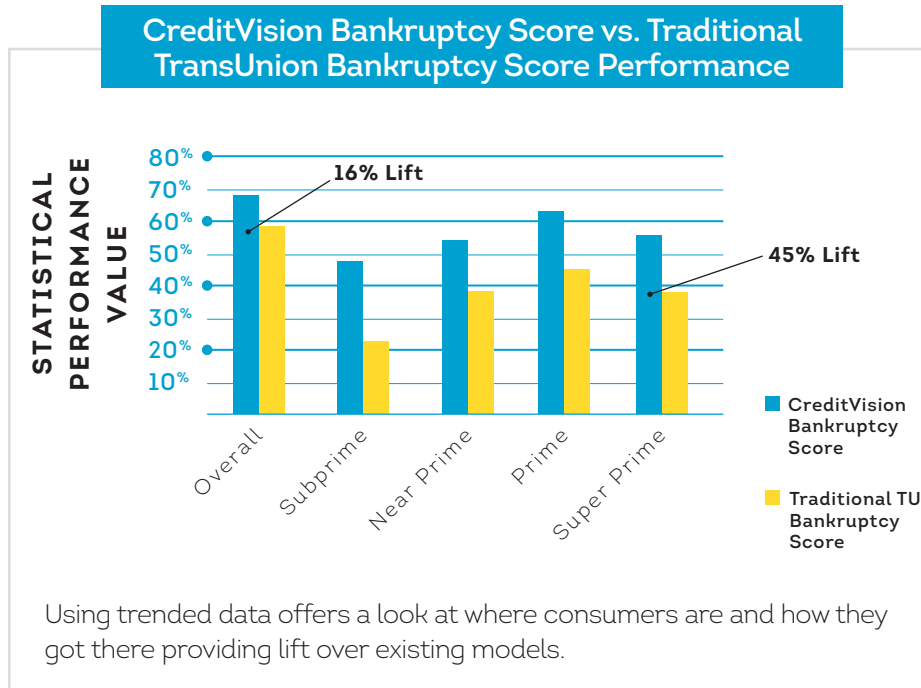
- Improve decisioning to consumers near score cutoffs
- Segment consumers within score bands to price more accurately
- Manage costs by reducing manual reviews

- Better assess the risk of consumers with less robust credit data, who were unscorable using existing models
- Better assess the risk of consumers with rich credit data, by considering the impact of revolving/transacting behaviour on credit cards, payment amounts and ratios, and balance trends over time



- Leverage better risk segmentation to book more accounts while managing overall level of risk
- Allows lenders to reduce risk by predicting the likelihood of a consumer to file for bankruptcy or proposal in the next 18 months

## The CreditVision Bankruptcy Score outperforms traditional models giving you an edge



## Grow your portfolio with confidence

Having access to a wider range of an individual's credit performance means that you may be able to consider a multitude of additional consumers that were previously unscorable. Through the use of account history, along with actual payment behaviour, you can now better predict future customer behaviour. Armed with that information, now you can market to the right customers, make better lending decisions and more effectively manage risk.



## Get proactive and take more control of your business

Whether your organization is refining existing strategies or developing entirely new policies, the strength and agility of CreditVision can help you understand risk indicators, that allow you to distinguish the best opportunities from those that may pose more threat. By delving deeper with the CreditVision Bankruptcy Score you can more easily navigate the credit landscape by:

- Better understanding applicants
- Strengthening underwriting
- Minimizing your credit risk profile
- Improving your bottom line

To learn more or to set up a product demonstration, contact your TransUnion representative.

Visit [credivision.transunion.ca](http://credivision.transunion.ca) or call 1-855-488-4636 option 4