



CreditVision Risk Score

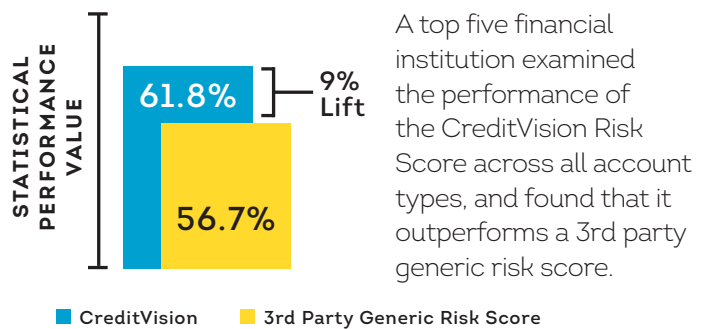
Gain a more accurate view of consumer credit risk for better lending decisions

TransUnion[®] CreditVision[™] Risk Score leverages account history - along with actual payment amount - to produce a more accurate assessment of a consumer's credit risk.

Behaviour and actual payments for improved accuracy

Our CreditVision Risk Score leverages the power of non-traditional data, such as payment ratios, balance movement trends and revolver/transactor behaviour on credit cards. This gives you a more complete view of consumers' behaviour over time - showing you how individuals have managed their credit for longer periods. Better yet, these new data elements fuel a score that is far more predictive of future behaviour, allowing you to make more qualified decisions on whether to engage or retain them.

CreditVision in Action: Case Study



CreditVision Risk Score allows 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 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, or reduce risk on a consistent volume
- Allows lenders to reduce risk by predicting the likelihood of a consumer to go 90+ days delinquent in the next 12 months

More consumers identified means an increase in your **UNIVERSE**

PERCENT OF CONSUMERS SCORED AS SUPER PRIME

- Approximately 400,000 more superprime consumers
- Grow your customer base while limiting risk

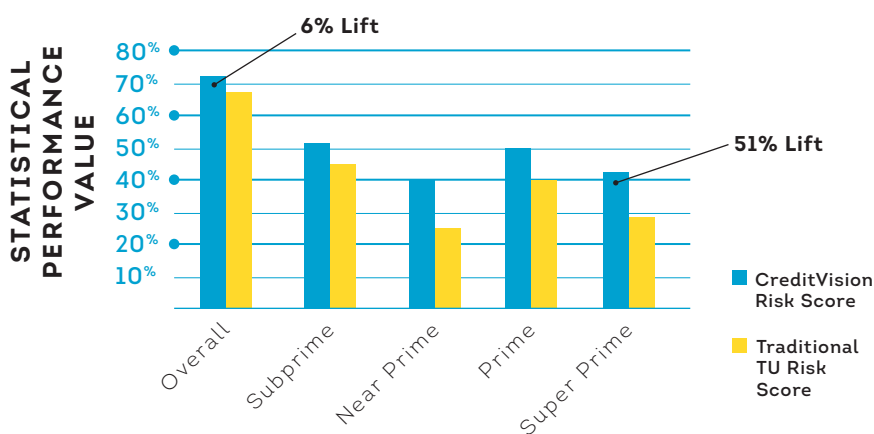
CreditVision Risk Score

17.0%

Traditional TU Risk Score

15.5%

CreditVision Risk Score is more accurate than ever before



CreditVision Risk Score outperforms the traditional TransUnion Risk Score with gains across all risk tiers.

Identify a multitude of potential new customers

When you can see a wider range of an individual's credit performance, you have a much better idea of who they are and are better able to predict future behaviour. These additional data elements integrated into scoring add more clarity and precision to lending decisions. You are no longer restricted to a single point in time and have other very pertinent information on which to base your decisions. This considerably expands your universe of previously unscorable customers who may hold great potential to be profitable. That means you can confidently grow your portfolio without increasing risk.

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

Visit credivision.transunion.ca or call 1-855-488-4636 option 4