TrueVision®

Better Consumer Insights for Smarter Decisions

Gain a deeper understanding of consumers to help you:

- ✓ Approve more suitable applicants

- ✓ Identify qualifying customers for rewards

- ✓ Identify customers showing signs of financial stress

- ✓ Make the right competitive and profitable offers that are timely, accurate and informed

The cost of living crisis is driving new challenges and opportunities for consumer lenders. All this within a regulatory environment where identifying and protecting vulnerable customers is business-critical and fraud prevention is paramount.

Rather than the traditional snapshot in time, TrueVision transforms 30 months of past raw credit bureau data into meaningful, actionable trended data attributes and algorithms to deliver a more robust picture of consumers' longer-term credit risks. In turn, you can better identify pockets of right-fit customers who could be invisible to your competition, enabling you to make smarter lending decisions whilst reducing risk, enhancing your customer relationships and increasing revenue.

TransUnion®

TrueVision

TrueVision can help you:

Ensure superior risk management

Make sound decisions on appropriate products at the correct rates to the right consumers through a friction-right onboarding process.

Acquire viable consumers to grow your business with a clear view of potential bad debt and identify potentially vulnerable customers who may become financially stressed.

TrueVision returns an origination score which indicates the probability of an applicant missing three payments or more during the first year to help you make better-informed lending decisions.

Enhance customer management

Continuously monitor and assess your portfolio to identify customers meeting TrueVision Financial Stress Indicators like opening high-cost, short-term credit or exceeding a credit card limit. You can then tailor appropriate treatments, such as imposing credit limit decreases and predelinquency strategies.

TrueVision can also help you identify creditworthy customers for credit limit increases, and opportunities for effective upselling, cross-selling and rewards.

TrueVision insights, such as your customers' spending activities with other lenders, can support your engagement efforts, leading to stronger brand loyalty and retention. You can customise offers for customers more likely to utilise spend or uptake other products based on their TrueVision Engagement scores.

Improve recoveries

With TrueVision, you can spot customers in pre-arrears and those better positioned to repay, enabling you to respond quickly and effectively.
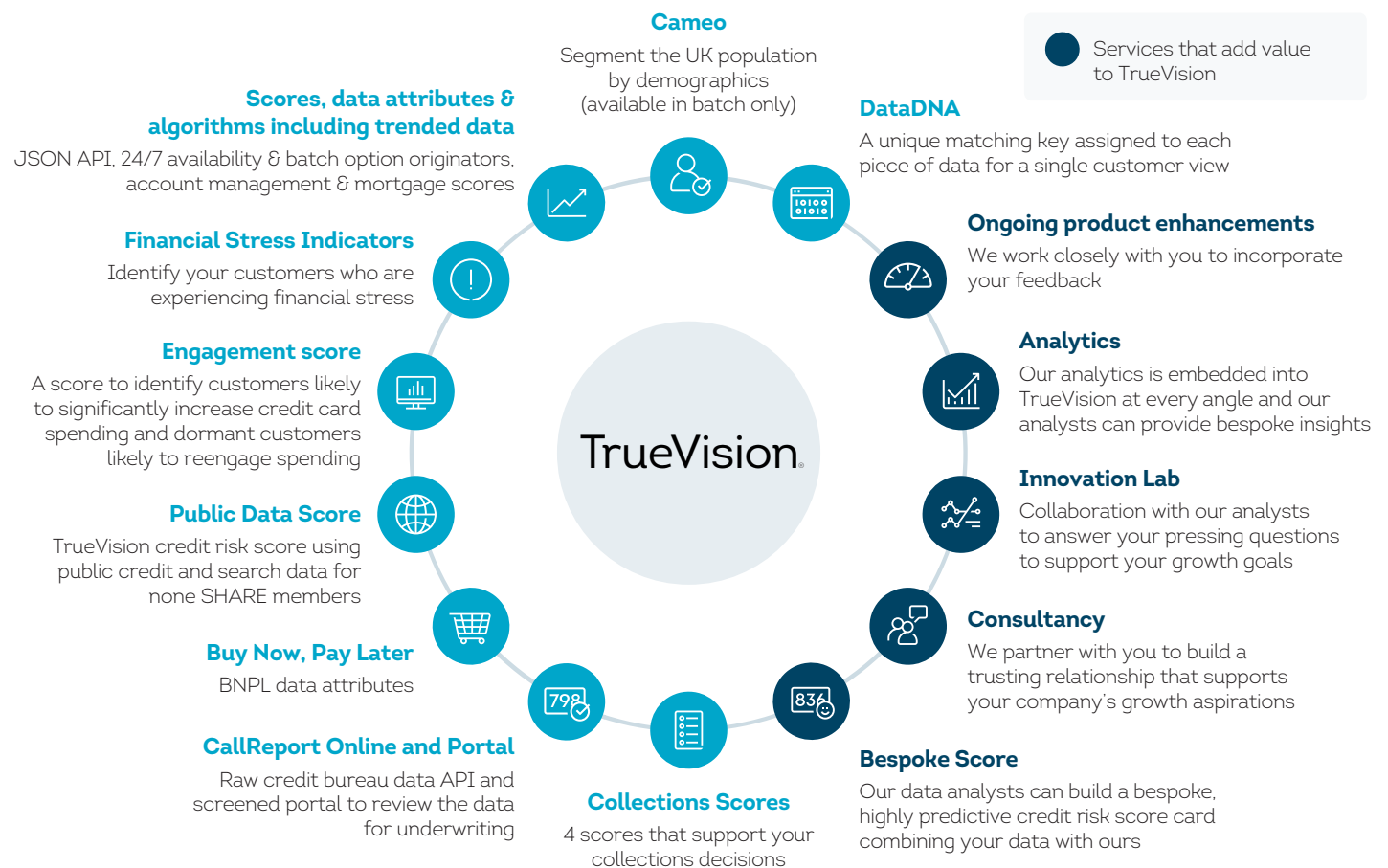
By proactively engaging vulnerable customers who may be in danger of becoming financially stressed, you can get a head start on a suitable yet empathetic recovery process.

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TrueVision

There are three ways to consume TrueVision:

Rest API
- Real time
- 24/7
- Input and output JSON that is common for all API functionality
- Test environment
- Dedicated integration support team

COSMOS
- Real time
- 24/7
- Provides access to multiple TU products via a single API
- SOAP API
- Test environment
- Dedicated integration support team

BATCH
- Data appended onto your customer portfolio as frequently as required
- Test environment
- Dedicated integration support team

TrueVision provides a wealth of features

Services that add value to TrueVision

Cameo
Segment the UK population by demographics (available in batch only)

Scores, data attributes & algorithms including trended data
JSON API, 24/7 availability & batch option originators, account management & mortgage scores

DataDNA
A unique matching key assigned to each piece of data for a single customer view

Financial Stress Indicators
Identify your customers who are experiencing financial stress

Ongoing product enhancements
We work closely with you to incorporate your feedback

Engagement score
A score to identify customers likely to significantly increase credit card spending and dormant customers likely to reengage spending

Analytics
Our analytics is embedded into TrueVision at every angle and our analysts can provide bespoke insights

Public Data Score
TrueVision credit risk score using public credit and search data for none SHARE members

Innovation Lab
Collaboration with our analysts to answer your pressing questions to support your growth goals

Buy Now, Pay Later
BNPL data attributes

Consultancy
We partner with you to build a trusting relationship that supports your company's growth aspirations

CallReport Online and Portal
Raw credit bureau data API and screened portal to review the data for underwriting

Collections Scores
4 scores that support your collections decisions

Bespoke Score
Our data analysts can build a bespoke, highly predictive credit risk score card combining your data with ours

Isn't it time you find out what TrueVision can do for your business?

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Visit **transunion.co.uk/truevision** Twitter **@TransUnionUK**

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