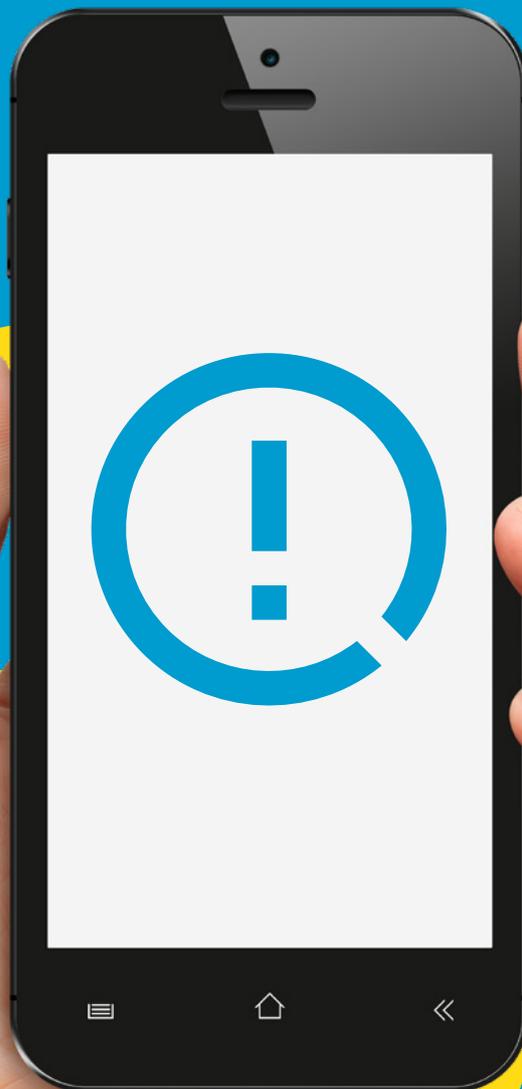


CallMonitor

Keep up-to-date with
your customers financial
situation with our daily
alert service



Your business is in control when you're in the know.

Our newest, best and most complete CallMonitor, via daily alerts, gives you up-to-the-minute information on your customer's ability to pay. This helps you make smarter and more responsible lending decisions.

Straightaway, this is good news for your customers and makes your business more customer-centric. It also means you're on top of regulatory requirements as you can identify customers before they start struggling with their repayments.

CallMonitor Version 4.2 includes:

V1

- Bankruptcies, CCJs & Defaults
- CIFAS
- Missed payments
- Balance increases
- Over-limits
- Deceased & Gone Away

V2

- Own group
- New account opened
- Balance decreases
- Limit changes
- Change of address
- Arrangements

V3 & 3.1

- Home Credit
- APACS
- Granular Collections alerts
- New accounts by type and exposure

V4 & 4.2

- Student loans
- Bankruptcy splits
- Alert counts - last 30 days
- Arrears degradation by product
- Fraud alerts
- Scores



What's new for 4.2?

Cure and Delinquency Scores

Using data generated in the previous 30 days, the Cure and Delinquency Scores tell you whether an account will likely to be in a better or worse position in three months' time.

More CallMonitor triggers

CallMonitor now contains 293 triggers, including

40 new triggers across:

- Premium Fraud (26)
- New Accounts (12)
- Consumer Performance (2)

Covering the following areas:

- Student Loans
- Payment Insurance Claims
- Dormant Account Activation
- Specific Account Settled
- Specific Segment Status Movement
- Limit Reduction
- Lending Over Limit
- Specific Lending Product Split
- Specific Triggers: Bankruptcy, Individual Voluntary Arrangement & Debt Relief Order

The chance to refresh your SHARE database.

IF YOU'RE A SHARE MEMBER:

- Daily updates let you reassess your customer's risk profile and make fast transactional or credit-limit decisions
- You'll get a faster, more efficient service. You'll no longer rely on monthly files
- Daily triggers help you tackle debt and potential fraud at an early stage, limiting your losses and promoting responsible lending
- You'll get the information you need to help you comply with FCA regulations on identifying pre-delinquency behaviour.

NOT A SHARE MEMBER?

Find out more at transunion.co.uk

Isn't it time you signed-up to the UK's leading daily alert service?

CALL

+44 (0) 113 868 2600

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