



Better Consumer Insights for Smarter Decisions

GAIN INSIGHTS THAT ENABLE YOU TO:



Achieve Better Customer Acquisition

Reduce acquisition costs and increase business approvals by up to 8%*



Improve Risk Decisions

Approve more consumers without adjusting your risk tolerance, and reduce portfolio risk by up to 15%*



Enhance Customer Relationships

Strengthen customer relationships by delivering appropriate communications and offers to the right customers at the right time



Reduce Losses

Keep losses at a minimum by identifying higher-risk consumers



Retain and Grow

Build loyalty and increase penetration through promoting targeted consumers offers

Today's competitive market dictates that every financial decision counts. At TransUnion, we understand this — which is why we've developed our next-generation risk solution, TrueVision®.

Using a suite of trended credit data capabilities, TrueVision can transform the way consumers are evaluated and managed. It provides a more detailed, accurate picture of a consumer's financial behaviour over a period of time, to help you make smarter lending decisions, reduce risk, enhance customer relationships and increase revenue.

Analyse and predict consumer credit behaviour with improved accuracy

With TrueVision, you can access up to 72 months of a consumer's credit account history, giving you a dynamic view of changes in balances, shifts in utilisation, payment amount, payment history and more.

A typical credit score provides a snapshot of a consumer's financial situation at a single point in time. By analysing up to six years of detailed financial information, TrueVision allows you to get a deeper understanding of the consumer's current and likely future financial situation, to make more accurate lending decisions.

Create an effective consumer-first strategy

Whether you're refining existing strategies or developing new policies, TrueVision can help you understand risk indicators and trends in consumer behaviour.

An intensive analysis of TransUnion's historical audit trail data uncovered an extensive portfolio of attributes and proprietary algorithms finely honed and segmented to align with lender strategies. This produces a more holistic view into consumer behaviour, empowering you to improve customer acquisition, fine-tune product offerings and enhance risk segmentation strategies.

The introduction of TrueVision Account Management Score gives you a competitive edge by enabling better credit decisions. It's the first score of its kind designed with the enriched consumer credit data elements of TrueVision.

Visit: transunion.co.uk/truevision

*In comparison with a traditional risk score, 2019 analysis undertaken by TransUnion UK Ltd based on a sample of 24 million UK account openings between Q1 2016 Q1 2017.

TrueVision scores outperform those built with traditional data, with gains across all risk tiers. These can be used on their own or in combination with existing scores.

NEW: Account Management Score

Gain deeper insights that enable you to be more proactive and efficient

The **first score of its kind** in the UK, TrueVision Account Management Score predicts future customer performance more accurately than traditional risk scores. Designed specifically with account management strategies in mind and using TrueVision's enriched trended credit data, it helps you effectively manage risk and find new revenue opportunities. By leveraging new insights not incorporated into traditional risk models, you'll enjoy the following benefits:

TIME SAVED
Review your entire lending portfolio in a fraction of the time usually taken.

INCREASED RETENTION
Build customer loyalty by delivering the right product at the right time. You can continuously evaluate whether offerings align to customers' needs and behaviours.

PORTFOLIO GROWTH
In addition to extending credit line increases to good customers, you can expand product penetration through promoting targeted consumer offers.

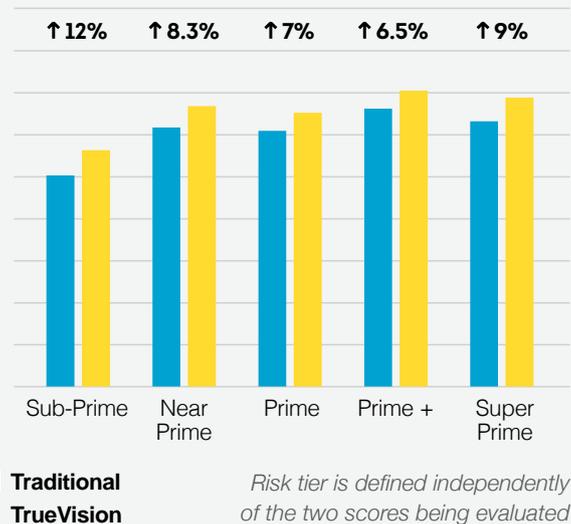
ABILITY TO REWARD WORTHY CUSTOMERS
By tracking positive trends amongst consumers, you can identify those to whom you extend credit line increases.

IDENTIFY RISKY CUSTOMERS QUICKLY
Manage and minimise your risk exposure by identifying account issues early.

Account Opening Risk Score

Identify more creditworthy prospects without compromising your risk tolerance.

TrueVision Account Opening Score vs. Traditional Bureau Score*



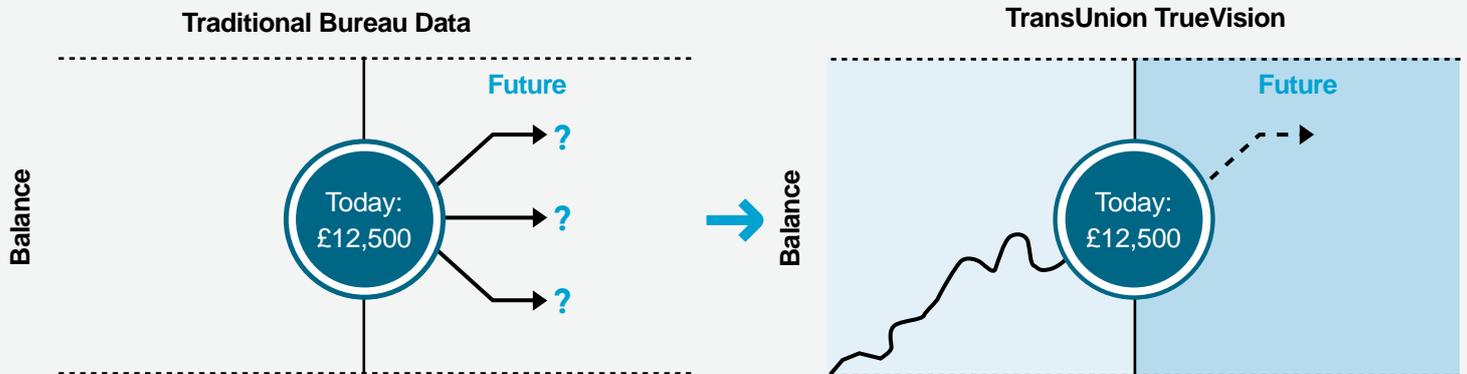
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TrueVision scores allow you to:

- ✓ **Price more accurately** by segmenting consumers within score bands
- ✓ **Manage costs** by reducing manual reviews
- ✓ **Better assess risk** of consumers by considering the impact of newly identified behaviours

Trended credit data allows for improved accuracy of predicting future behaviour

TrueVision provides insights into historical trends for a more complete consumer picture. Armed with this information, you can make more precise lending decisions while engaging new customers or enhancing existing relationships.



With standard credit information, the consumer's balance is viewed at the point in time when the credit report is ordered, but;

- What will the balance be in future months?
- How will this impact any credit decision?

TrueVision delivers a more granular view of consumer behaviour, allowing you to understand:

- How the balance might change in future months
- Whether you should alter your decision to lend

With TrueVision you can:

- ✓ Increase approval rates by more accurately identifying consumer risk profiles
- ✓ Extend favourable offers to consumers who may previously have been lost
- ✓ Manage losses by pinpointing consumers showing signs of financial stress
- ✓ Strengthen customer relationships by delivering appropriate communications and offers to the right customers at the right time
- ✓ Make quicker decisions by removing the need for manual underwriting on marginal cases
- ✓ Improve the customer experience, offering better rates and terms on credit products
- ✓ TrueVision delivery available via both batch and online

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

- Call **+44 (0) 113 868 2600**
- Email **contact@transunion.co.uk**
- Visit **transunion.co.uk/truevision**
- Twitter **@TransUnionUK**