



Mortgage Score

Grow your mortgage portfolio with confidence

Improve risk management

Balance caution and competitive advantage by accurately predicting risk at account openings.

Expand your reach

Grow your portfolio safely by leveraging a mortgage-specific score – enriched with trended credit data – to accurately assess creditworthiness of new applicants.

Drive service excellence

Deliver a consumer-centric approach focused on fairness, ensuring the right offers are made to the right customers.

As mortgage lenders adjust to a new normal, lingering economic uncertainty around the housing market has highlighted an urgent need to enable growth while minimising risk exposure. As you seek to understand and identify hidden risks — such as income stability, changes to income, payment holidays and bad rates on new and existing customers — you must ensure customers are treated fairly.

Portfolio growth

Designed specifically with new mortgage lending in mind — and built using TrueVision's enriched trended credit data — the TrueVision Mortgage Score delivers enhanced predictive power for assessing the creditworthiness of new applicants. In today's challenging market, our goal is to support robust decisioning to create good, sustainable outcomes for all.

Our NEW TrueVision Mortgage Score helps UK mortgage lenders to:



BETTER MITIGATE RISK

Enriched predictive power helps lenders improve overall risk quality of the mortgage portfolio to lower bad debt levels.



ENABLE SAFE GROWTH

Confidently onboard consumers previously deemed 'too risky' for the lending profile helps reduce losses and applicant rejections.

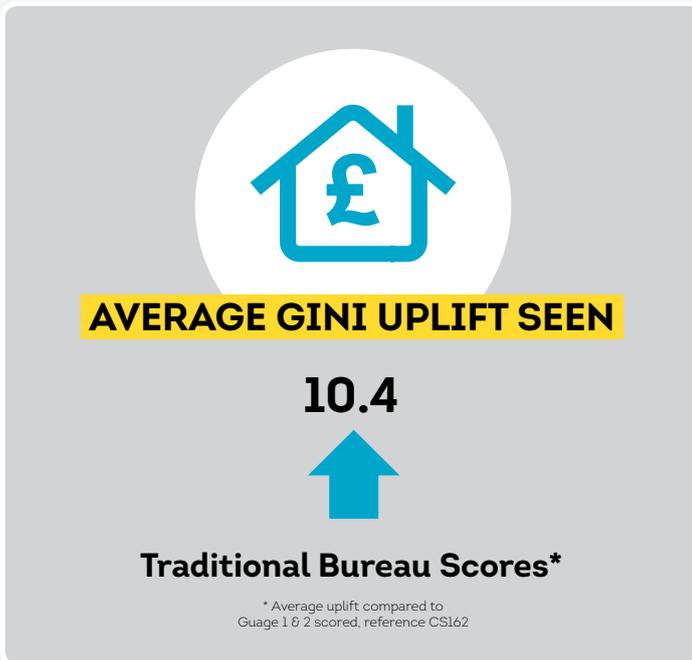


IMPROVE DECISIONING

Better know consumers and support smart lending through digital channels; allow appropriate mortgage terms to be set for the consumer.

Unlike traditional bureau products in the UK market, TrueVision Mortgage Score outperforms those built with traditional data. Significant gains have been seen compared to traditional bureau scores when applied across a mortgage portfolio.

One leading UK bank found that...



Simple to use and integrate

TrueVision Mortgage Score is available now via our online TrueVision solution. This score can be used in combination with existing scores, and can assist lenders in confidently accepting more customers.

The UK's first mortgage-specific, generic bureau score built using trended data helps you to:

- ✓ Leverage new insights and trended credit data not incorporated into traditional score models
- ✓ Add significant value in key growth areas of higher LTVs and first-time buyers
- ✓ Gain sizeable uplift through a mortgage-specific score

Understanding and rebuilding scorecards

While mortgage growth has been price driven in previous years, shifting lifestyle preferences, government interventions and traditional risk scores have changed the current lending landscape, with lenders needing to have more confidence in decisions made. The impacts of UK Government incentives have made it more difficult to measure risk, and conventional data sources for credit risk assessments have become obsolete overnight.

TransUnion is committed to supporting you through mortgage origination and acquisition challenges of the COVID-19 era — where innovative, analytical approaches to using historical and real-time data are the order of the day.

Our NEW Mortgage Score offers lenders significant potential and value. Isn't it time to find out what TrueVision can do for your business?

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