CreditVision®

Acute Relief Suite

Gain more clarity during uncertain economic times

- ✓ Gain a more precise view of consumers to help manage accounts in good times and in bad

- ✓ The CreditVision Acute Relief Risk Score offers a picture of consumers who continue to represent good credit risk, allowing organizations to lend with more confidence during unprecedented economic times

- ✓ Acute Relief Attributes help to assess future portfolio performance, enable better targeting for prescreen strategies, and assist with first and third party collections, among other uses

Today's uncertain economic environment continues to impact consumer behavior and performance. Institutions that evaluate customers in a more holistic way will have better overall insight, allowing them to develop effective strategies across the account lifecycle.

With the CreditVision® Acute Relief Suite, you'll have the right tools to champion this approach. Using FCRA data, this newly released set of trended credit attributes and accompanying score provides a more precise view of consumers impacted by acute economic conditions — delivering the clarity needed for a more stable view of consumers, helping you better manage accounts in good times and in bad.

TransUnion CreditVision Acute Relief Attributes help identify consumers impacted by acute economic conditions – enabling support strategies to be adjusted if necessary. TransUnion's CreditVision Acute Relief Risk Score uses trended usage and payment data as strong leading indicators of risk, taking the place of data that may become invisible during acute situations.

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Details for the CreditVision Acute Relief Risk Score:

This Adverse Actionable Risk Score:

→ Harnesses the power of TransUnion's trended usage and payment algorithms for consumers who represent good credit risk giving lenders additional confidence to lend during unprecedented times

→ Using FCRA data, the CreditVision Acute Relief Risk Score is an adverse actionable risk score that rank orders credit risk for new loan/line originations, offering additional risk segmentation to augment traditional risk scores

Score details:

→ Model developed on a random sample of originations

→ Performance validated with out-of-time sample against existing risk scores using traditional credit data

→ Designed for all loans/lines, with particular focus on new accounts

→ Identifies bad outcomes: Defined as default or 90+ DPD in the 24-month period after observation

→ Familiar score range of 300 to 850

Use the power of CreditVision trended data elements, including:

→ Balance trends

→ Utilization patterns

→ Changes in open-to-buy

→ Payment data

→ Address history

Details for the CreditVision Acute Relief Attributes:

Set of 88 non-adverse actionable CreditVision Attributes identifies consumers who have been reported as:
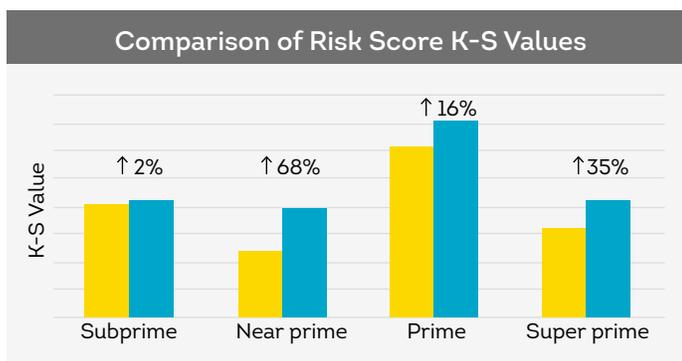
→ Having been affected by a natural disaster

→ Having a forbearance

→ Having a loan in deferment

→ Having a payment holiday ($0 min due)

The attributes tell you:

→ Number of trades affected, broken out by different lines of business

→ Timing of when they were reported in these statuses

→ Balances on those trades

Multiple business needs are addressed through CreditVision Acute Relief Attributes, including: (adverse action is not permitted)

→ Analytic archive delivery

→ First- and third-party collections

→ Account review

→ Prescreen exclusion and inclusion

→ Online application for Credit Appends *(verification at application; analogous to proof of employment)*

→ Prequalification

Comparison of Risk Score K-S Values

↑ 2% Subprime
↑ 68% Near prime
↑ 16% Prime
↑ 35% Super prime

K-S Value

■ Traditional Risk Score
■ CreditVision Acute Relief Risk Score

Risk tier is defined independently of the two scores being evaluated

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