CreditVision

Gain a more complete view of consumer behavior and credit history with trended credit data

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OVERVIEW   FEATURES   TESTIMONIALS

Acquire More Customers
Improve marketing results and reduce acquisition costs

Improve Risk Decisions
Approve more consumers without adjusting your risk tolerance

Enhance Customer Relationships
Strengthen and grow existing customer relationships

Increase Debt Recovery
Collect more with improved recovery models

SEE HOW IT WORKS

## Put Trended Credit and Alternative Data to Work for You

Harnessing the power of trended credit insights is easier with flexible delivery options, designed to support all stages of the account lifecycle and a variety of operating environments

Batch and real time
Supporting both online and offline environments, trended data insights can incorporate into existing decision processes

Highly predictive
From risk to marketing models, trended credit data can be delivered as predictive insights

Flexible delivery
Purpose-built scores, propensity models, attributes, algorithms, estimators and more, options abound for incorporating trended credit insights

810
850
300

GET CREDITVISION

Improve Performance across the Customer Lifecycle
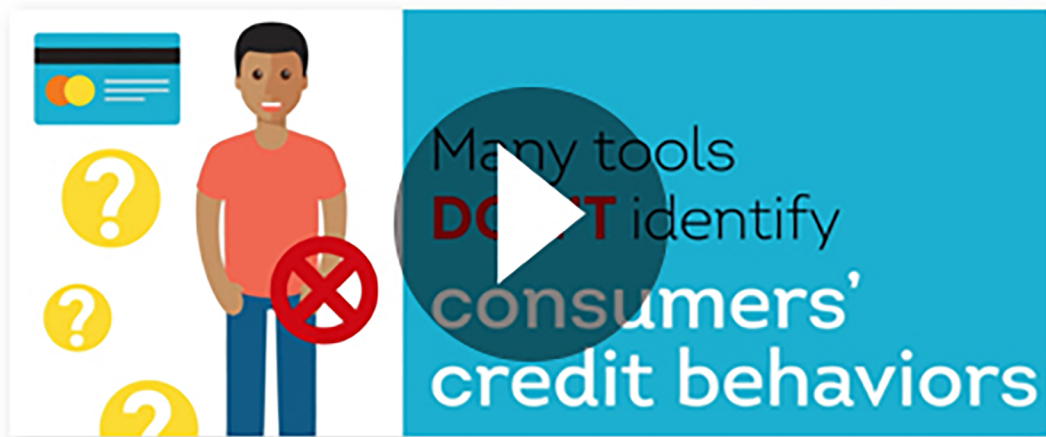
Understand consumer behavior over time to identify those more likely to qualify for your products and respond to offers.
• Identify additional consumers who meet your risk criteria
• Target prospects more likely to respond
• Tailor offers to consumers based on anticipated need and behavior

WATCH VIDEO ▸
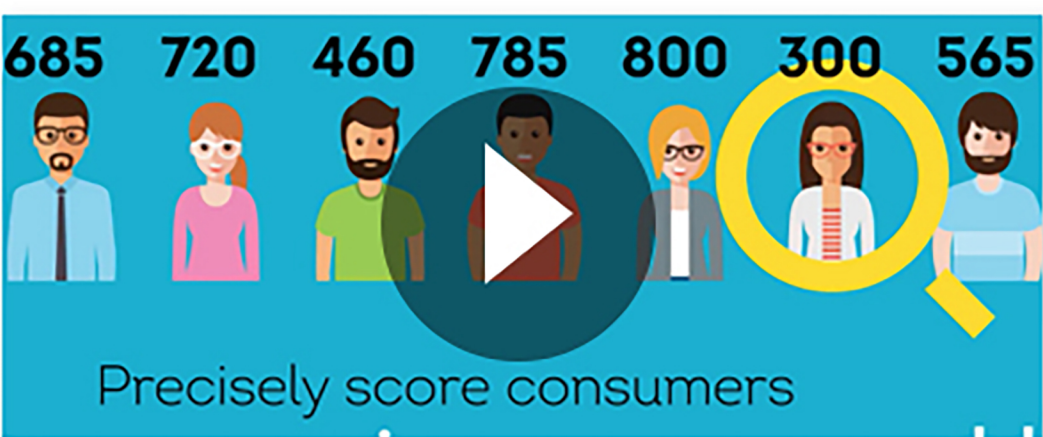
Use trended data for a more accurate risk score, incorporating how an individual has changed their credit usage and payment behaviors over time.
• Better identify consumers who meet your risk levels
• Improve decisioning on consumers near score cutoffs
• Make more competitive and profitable pricing or decisions

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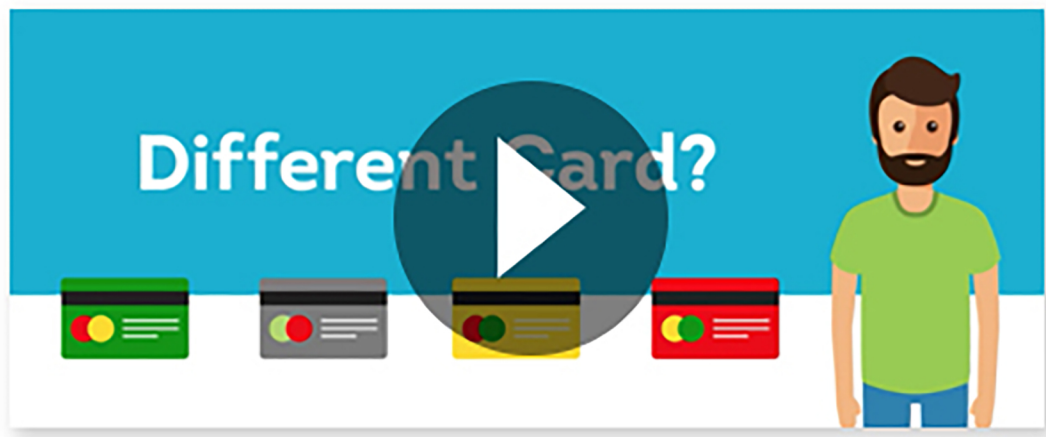
Access additional dimensions of consumer behavior over time to understand shifts or patterns and cross-sell the right products at the right time.
• Diversify relationships with customers and offer relevant products
• Manage credit line and account management strategies
• Identify account issues early, including potential delinquency
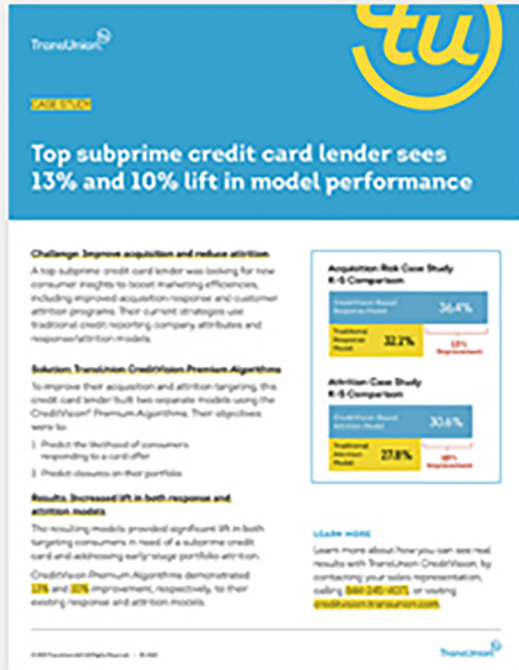
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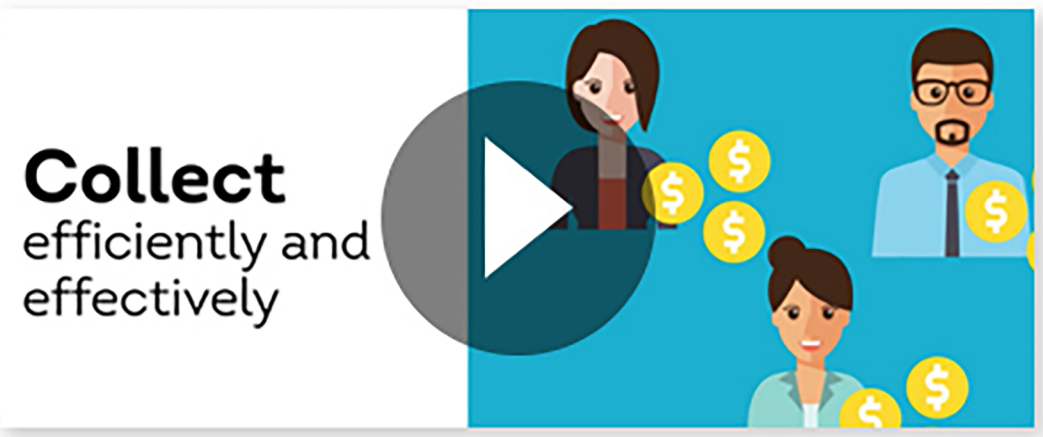
Use actual payment amount data to understand which consumers likely can't or won't be able to pay, and those that will potentially yield the highest recoveries.
• Work accounts more efficiently and prioritize efforts
• Increase effectiveness through improved roll-rate and recovery models

WATCH VIDEO ▸

Better Data. Smarter Decisions. More Results.

CASE STUDY
Top subprime credit card lender sees more than 10% improvement in model performance

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CASE STUDY
Three top 10 auto lenders achieve 25% average portfolio growth

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CASE STUDY
Arvest Premier Solutions increases campaign performance by 56%

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Learn Why Lenders Know Trended Credit and Alternative Data is Critical for Growth

TRENDED + ALTERNATIVE DATA

LET US HELP YOU

Related Insights

Boost Customer Retention in a Saturated Credit Market
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Nurture Customer Relationships with Trended Credit Data
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New Data Offers Consumers Access to a Brighter Financial Future
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