

CreditVision Link

Acquire more consumers without changing your risk profile

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OVERVIEW FEATURES TESTIMONIALS



Boost approval rates without increasing risk levels

Include more than 60 million traditionally unscorable consumers or others who are lower risk in your marketing campaigns when you have clearer insights into consumer behavior



Make more informed underwriting and pricing decisions

Get deeper insights into financial behaviors so you can make more competitive, risk-appropriate offers, improve decisions about consumer near score cutoffs and achieve competitive differentiation



Drive portfolio quality

Improve the performance of your portfolio by approving good risks you would have declined in the past and swapping out higher risks you would have approved

SEE HOW IT WORKS

Enhance risk decisions and understand a consumer's trajectory with trended and alternative credit data

Trended Credit Data

Incorporates 30 months of account history, including:

- Payment history, such as dollars paid, timing and amount paid vs. minimum due
- Total amount borrowed over time
- Total amount owed over time

Alternative Credit Data

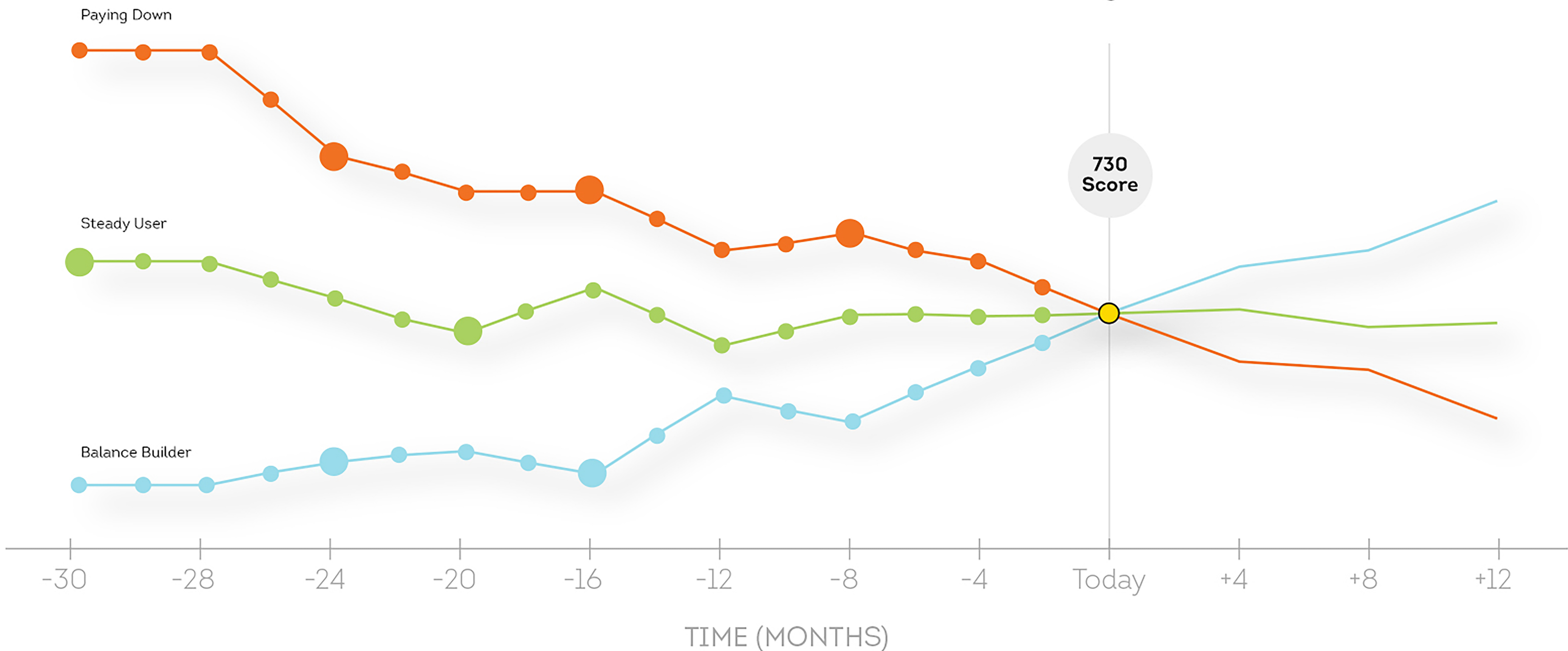
Consists of more than 3 billion data records collected on more than 260 million U.S. consumers, including:

- Deposit account history
- Short-term lending
- Address stability



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Trended Credit Data and Alternative Credit Data Enhance a Point-in-Time Decision for More Precise Scoring



INCREASE APPROVALS WITH ALTERNATIVE DATA

Say Yes to More Consumers

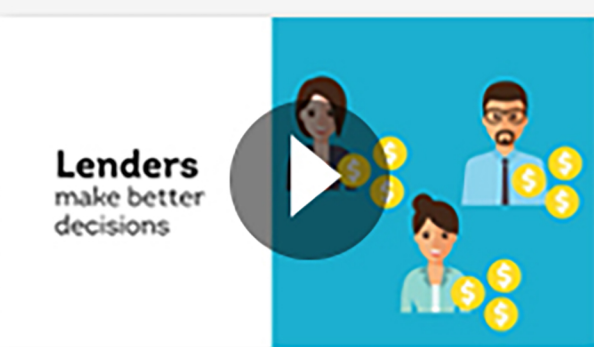
Why Lenders Value CreditVision Link

In a highly competitive market, lenders are looking for ways to approve more customers at better rates to win their business. Lenders have to know more about the consumer to offer them a competitive rate. With trended credit data, lenders can see where a consumer has come from, where they are today, and where they are likely to go in the future.



The Difference Trended and Alternative Data Can Make

WATCH



Increasing Approvals with Trended and Alternative Credit Data

WATCH



Alternative Data Offers More Consumer Insights

WATCH



Gain a more complete picture of risk

WATCH

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Testimonials

“TransUnion’s alternative data credit score enables Sierra Auto Finance to better assess the creditworthiness of thin-file applicants. We found that a majority of thin-file applicants have previously used alternative credit products, but a majority of these loans are not reported to traditional credit bureaus. TransUnion brings traditional and alternative credit data together and that allows us to extend credit responsibly to customers who demonstrate they have the ability to repay the loan.”

JEREMY JONES, CHIEF RISK OFFICER, SIERRA AUTO FINANCE



Related Insights



Boost Customer Retention in a Saturated Credit Market

BLOG



Nurture Customer Relationships with Trended Credit Data

BLOG



New Data Offers Consumers Access to a Brighter Financial Future

BLOG

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Last Name:\* Title:\*

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How can we help you?\*

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