



Unleash the Power of Predictive Analytics with CreditVision[®] Variables

Elevate Your Lending Strategy with Data-Driven Insights

Why choose CreditVision Variables?



Enhanced risk assessment:

Improve your risk models with deeper insights into consumer behaviours



Increased approval rates:

Identify high-quality borrowers overlooked by traditional scoring methods



Better customer relationships:

Tailor offers and communications to match customer needs



Operational efficiencies:

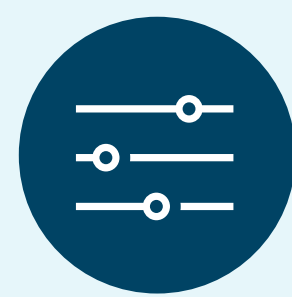
Streamline processes with robust, predictive data

Unique features include



Extended payment behaviour data:

Access up to 24 months of historical payment data



Customisable variables:

Tailor variables to fit your business needs



Trended credit data:

Gain insights into credit behaviours over time



Advanced scores:

Predict future actions with greater accuracy

Credit lifecycle applicability

Acquisition:
Target and attract high-quality prospects

Underwriting:
Make informed lending decisions with detailed insights

Account management:
Enhance customer relationships with personalised strategies

Collections:
Improve recovery rates with targeted tactics

Fraud prevention:
Detect and mitigate fraudulent activities early

Examples of CreditVision algorithms and attributes



Total credit limit utilisation:

Measures how much credit limit is used



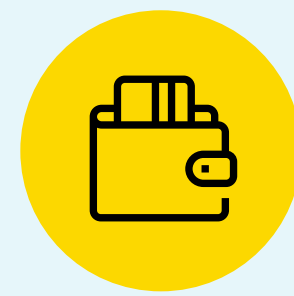
Payment ratio:

Compares amount paid versus amount owed over time



Most recent delinquency:

Tracks time since last delinquent payment



Wallet Share:

Tracks changes in consumer loyalty to tradelines

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Boost your business with TransUnion CreditVision Variables

transunionafrica.com

