



DecisionEdge | Acquisition

Automated decisions. Expert decisioning. Improved credit management

DecisionEdge Acquisition allows you to automate your credit application process. You're empowered to accurately assess the credit-worthiness of consumers, comply with legislation and effectively make the best, most consistent credit decisions.

Streamline your processes

DecisionEdge Acquisition applies sophisticated analytics and rules-based models to multiple data sources. From application capturing to a recommended decision based on your credit policy, our decisioning platform automates the entire process for you.

Formalise your credit policies and improve turnaround times

Credit policies can be controlled centrally and then rolled out across branches.

DecisionEdge Acquisition facilitates the formalisation of credit policies and helps ensure consistent execution against your credit policy.

DecisionEdge Acquisition: Benefits

- Safely speed up the credit application process
- Save valuable time and reduce risk to increase profits
- Automate the entire application process
- Comply with legislation and good governance standards
- Make the best, most consistent credit management decisions based on your most up-to-date credit policies
- Improve communication with your clients - communicate electronically

Features: DecisionEdge Acquisition



TransUnion Acquisition Manager



Automated Credit Decisions:

- Your credit and bureau policies combined with selected products which result in approve/decline/refer decisions



Complete Workflow:

- Pre-populated bureau data
- Standardised credit application process



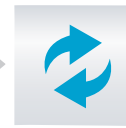
Document Management:

- Ability to upload mandatory documents with system notifications on application accept/decline
- Store credit report from bureau



Compliance and Corporate Strategy:

- NCA & CPA Compliant
- Affordability calculations
- Compliance questionnaire



Credit Limit Review Reminders:

Set up credit review reminders on account anniversary



Audit Trails and Reporting:

- Monitor volumes, see current applications awaiting action and deal history
- Have hierarchy of authority levels

Additional Capabilities

Improve reporting and governance

DecisionEdge Acquisition is NCA and CPA-compliant, allowing for improved reporting and good credit governance. It also provides an audit trail of documents and decisions.

Choose the delivery channel that's right for you

DecisionEdge Acquisition is also available through MobileCredit®, our award-winning platform that links analytics, decisioning and mobile phone technology.

Big or small - we have a hosted solution that meets your every need

DecisionEdge Acquisition is a web-enabled, hosted solution that grows with your business.

Powered by TransUnion DecisionEdge

TransUnion DecisionEdge helps you to incorporate and act on unique insights into consumer behaviour, preferences and risk to drive profitable growth. We deliver an integrated suite of decisioning solutions that empower you to employ strategies for acquiring new customers and expanding existing relationships. These solutions can be quickly configured or expertly customised to meet your specific needs.

AUTOMATED DECISIONS BEGIN WITH DECISIONEDGE ACQUISITION. IT ALLOWS YOU TO:

- Extract a credit report from the bureau based on your parameters
- Implement standard rules across different clients
- Calculate the terms and lines of credit, based on the enquiry amount
- Generate an approve/decline/refer decision

LEARN MORE ABOUT HOW DECISIONEDGE ACQUISITION CAN HELP YOU MAKE BETTER CREDIT DECISIONS. PLEASE CONTACT YOUR TRANSUNION REPRESENTATIVE:

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