TransUnion



COMMERCIAL CREDIT RISK SOLUTIONS

CreditVision 4 Business (CV4B)

OVERVIEW

Grow MSME lending while strengthening credit risk management

Micro, Small and Medium Enterprises (MSMEs) represent one of the largest growth opportunities for lenders in Kenya, yet limited commercial credit information and elevated default risk can make it difficult to accurately assess business risk. As a result, many lenders take a conservative approach to lending, leading to missed growth opportunities, lower approval rates, and reduced portfolio performance.

CreditVision for Business (CV4B) helps lenders accurately assess and manage MSME credit risk by predicting the likelihood of a business defaulting on a credit facility within the next 12 months.

Powered by TransUnion's extensive Kenyan commercial database, CV4B delivers risk scores, bands, and reason codes through business reports or API-enabled workflows. By providing a richer view of business risk, CV4B supports faster, more consistent, and more confident lending decisions, helping increase approvals while reducing credit losses.

KEY BENEFITS

Grow Your MSME Portfolio

Expand lending by identifying previously unseen and underserved MSMEs through a clearer view of business risk

Stay Ahead of Default Risk

Use risk insights to identify potential defaults before they happen, helping reduce credit losses and improve portfolio performance

Accelerate Lending Decisions

Deliver faster, more consistent credit risk assessments that improve operational efficiency and help bring qualified borrowers on board sooner

Lend More. Risk Less.

Balance growth and risk with personalised risk insights that help increase approvals for creditworthy businesses while maintaining strong risk controls

PRODUCT FEATURES

Extensive Kenyan Commercial Data Coverage

Leverage TransUnion's rich commercial database to gain visibility into thin-file and underserved MSMEs, helping uncover new lending opportunities.

Forward-Looking 12-Month Default Risk Score

Predict the likelihood of business default within the next 12 months using a risk score designed to support more informed credit risk decisions.

Automated Commercial Risk Scorecard

Standardise and streamline risk assessment through a data-driven commercial scorecard that improves consistency and reduces manual effort.

Personalised Risk Scores and Reason Codes

Gain deeper insight into business risk through risk scores, score bands, and reason codes that support greater transparency and decision confidence.

HOW IT WORKS

CV4B evaluates businesses across a range of commercial risk factors to generate a personalised risk assessment. These insights are delivered through business reports or integrated directly into lending workflows via API, supporting faster and more consistent lending decisions.

CV4B Score

A value between 1 and 999 indicating the likelihood of business default within the next 12 months

Reason Codes

Explain the primary factors contributing to the score, helping lenders understand the key drivers of risk

Score Grade

A risk band that segments businesses across an AA to FF grading scale, supporting risk-based decision-making

No-Score Reasons

Explain why a business could not be scored, such as insufficient information, limited operating history, ongoing review, liquidation, or deregistration

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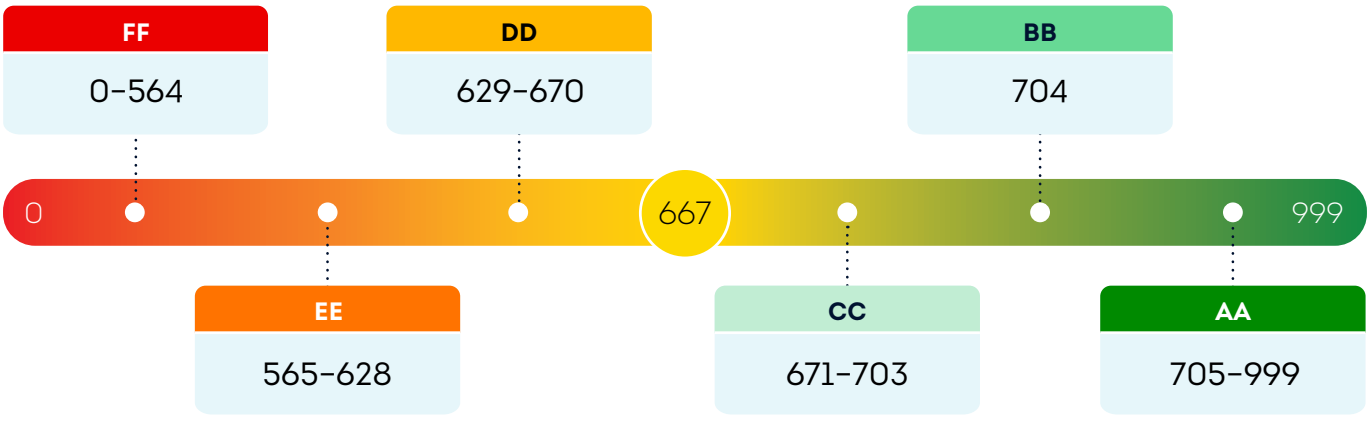
CV4B SCORE AND RISK BANDS



For more information on CV4B, contact your sales representative or visit:
transunionafrica.com/creditvision-4-business

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