



TransUnion Credit Scorecard

Improve your lending decisions
with post-COVID-19 credit scores



Get a clear view of post-COVID growth

Improve credit risk assessments
by incorporating post-pandemic
variables



Score more accurately

Go beyond macroeconomic
forecasts with specific inputs to
build your book with confidence



Extend your offerings

Confidently extend your offerings
to thin-file consumers with more
accurate credit decisioning

Most scorecards rely on macroeconomic forecasts using inputs that are unreliable in a post-COVID-19 environment. A truly effective scorecard needs to reflect present circumstances and their consequential macroeconomic scenarios to be valid and valuable. The newly configured TransUnion Credit Scorecard helps you participate in the post-crisis economy with current information and insights you can rely on.

TransUnion Credit Scorecard

→ Confident approvals of more customers

Using trended credit data enables more accurate predictions of payment behaviours — allowing you to score more customers with greater certainty.

→ More precise risk assessments

Including thin-file variables, payment holidays, listing suspensions and loan restructuring activities enhance decisioning around credit limits, risk-based pricing and loan terms.

→ Custom scoring for future growth

Working with post-COVID-19 credit data, alternative data and macroeconomic data better reflects current economic realities and future opportunities.

Lenders have been forced to compete in an already saturated market marked by stagnated credit growth. Using the right tools can help you stand out and focus on your best prospects – while mitigating risk.

Moving from generic information to post-crisis insights

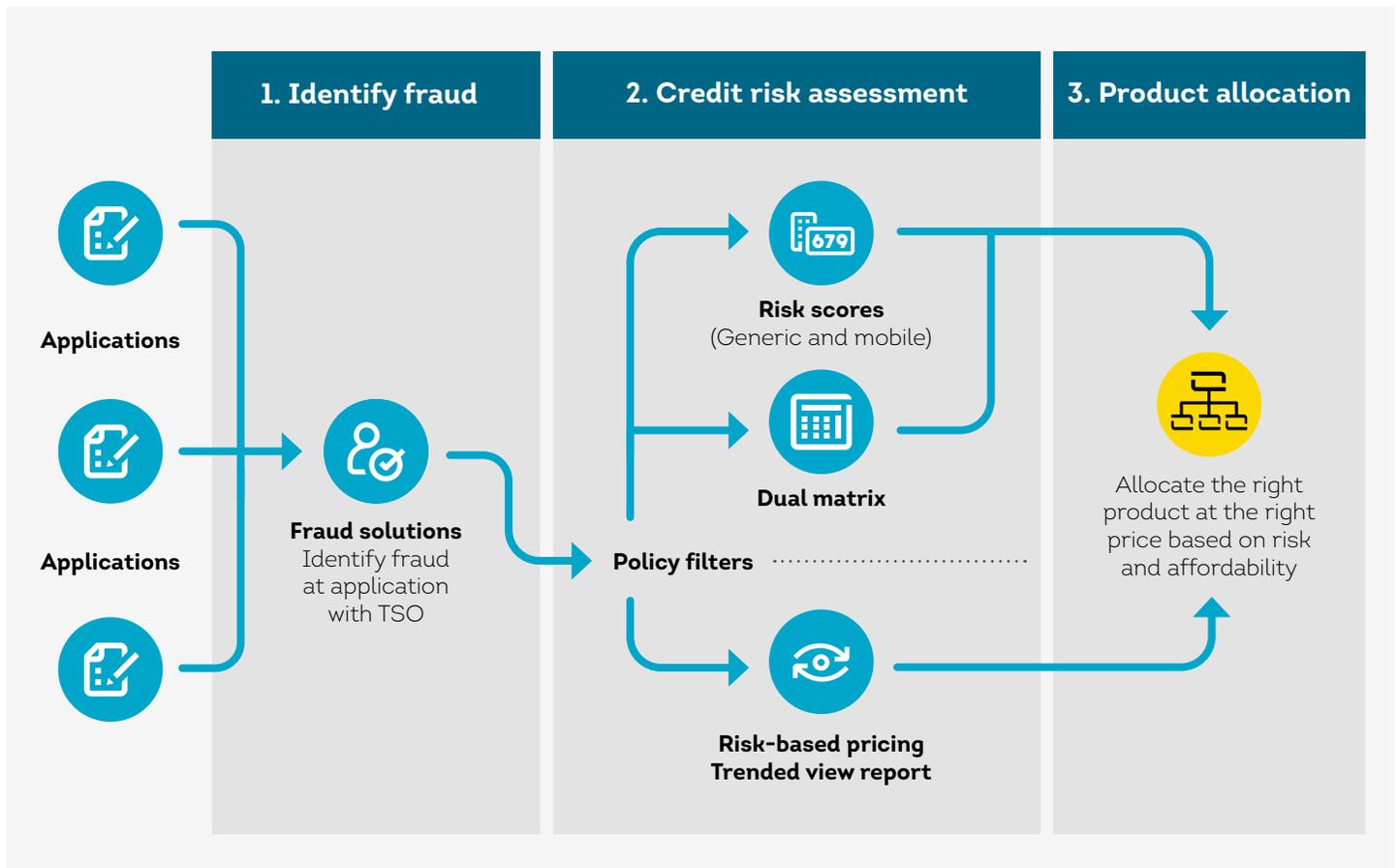
In the post-COVID-19 world where debt relief strategies influenced delinquency data, past behaviour isn't always indicative of future behaviour — especially for consumers who applied for any form of hardship assistance. Scoring solutions using traditional, trended credit and alternative data trends can therefore be more predictive of future risk.

In addition, a lack of adequate credit data to vet thin-file and credit-invisible clients leads to high decline rates. Sound, risk-based pricing strategies can increase competitiveness within product lines and extend lending opportunities. For instance, in an effort to avoid the more

robust, risk-based pricing criteria of conventional lending, about 9 million thin-file consumers in the market have turned to mobile loans — which now account for roughly 90% of the total account base. The TransUnion Credit Scorecard can help you access this valuable segment with clarity and confidence.

Whatever your strategic business objectives — growth with acceptable risk, reducing bad risk and assigning the correct credit facility, among others — Transunion Credit Scorecard has been reconfigured to help you achieve them.

Enhance your acquisition process from application to fulfilment



ENHANCE ENGAGEMENT

Trended data can arm you with more insight on current and potential behaviours so you can confidently target better quality consumers.

IMPROVE EVALUATION

With a more accurate sense of risk-based pricing, you can better gauge risk and accelerate decisioning.

MANAGE GROWTH

Enhanced insights enable you to improve risk management of existing credit portfolios, benchmark your credit portfolio against the industry and book more business.

RECOVER MORE

A more comprehensive view of consumers helps you prioritise collections efforts on those accounts most likely to pay.

BENEFITS



Meet growth targets at acceptable risk levels within traditional and mobile loan segments



Improve customer experience with a holistic view of consumers to assign the right products, terms and limits



Reduce bad debt amount through improved scoring using trended credit data at acquisition



Ensure your account origination solution identifies consumers who applied for COVID-19 debt relief measures

Contact details

For more information on TransUnion Credit Scorecard, contact your sales representative.