



# Income Estimator

Take advantage of cost savings across the credit cycle

Rising credit risk costs. Legal and compliance costs. If you're worried about any of these, then you're in good company.

Fortunately, Income Estimator can help you avoid or reduce these costs. This powerful solution is being used by companies across South Africa to drive cost savings.

## **Count on a tried and tested model backed by high-quality data**

Pre-campaign segmentation, application processing, and debt collection all benefit from wider knowledge of a consumer's gross monthly income.

Income Estimator provides you with a robust model that estimates gross monthly income

based on credit bureau data. The model is consistently monitored and updated to ensure you always have access to the best estimations available.

Income Estimator was developed using South Africa's most enquired-upon, comprehensive consumer database. TransUnion holds extensive data on South Africa's credit active population, so you can be confident that Income Estimator is calculated with financial behaviour in mind.

## **Make the most of cost savings in different business areas**

Many companies are already adding to their bottom line through the savings and efficiencies attributed to Income Estimator. See how you can benefit :

## Pre-screening

- Pre-screen marketing lists for affordability assessments cost-effectively
- Avoid wastage in marketing costs
- Prevent marketing to consumers who can not afford your offering

## Application Processing

- Use Income Estimator as a second opinion on disclosed income
- Expedite the application process for cost and time efficiencies

## Account Management and Collections

- Update outdated income information quickly and cost-effectively
- Manage credit limits proactively to increase revenues and reduce exposure
- Prioritise collections activities based on available income
- Avoid wastage of collections resources and optimise collections

## Realise the benefit of better decisions

With Income Estimator, you can be more confident in your credit, risk, marketing and collections decisions. Income Estimator can be provided in online format for single transactions and batch format for bulk volume processing. Income Estimator is seldom used in isolation, so you'll get combined benefit of multiple TransUnion solutions working together to drive added value to your business.

## FOR MORE INFORMATION ON INCOME ESTIMATOR PLEASE CONTACT YOUR SALES REPRESENTATIVE:

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