

Custom Model Development

Tap Into Our Expertise to Build Powerful, Data-Driven, Custom Solutions

We're here to become a trusted partner and help you make smart business decisions for your consumers.

A breadth of experience

Our team of analytics professionals and data scientists offers in-depth industry and technical knowledge, plus extensive experience with a variety of data sources. At a minimum, all analysts have a master's degree and many hold MBAs or PhDs in a range of fields, such as mathematics, statistics, economics, physics, operations research and the social sciences.

Our Data Science and Analytics team combines quantitative talent from a global TransUnion community in which resources and best practices are cultivated and shared across broad industries, including financial services, insurance, tenant screening, employment, healthcare, media and more in over 30 countries. Our uniquely centralized operating model celebrates collaboration, cross-pollination of knowledge and diversity of thought, resulting in innovative and effective solutions.



Compete in a data-rich world



Data science and innovation



Employ the right people and tools to get the job done



Whatever your industry, we can help



Rapid speed-to-market development and deployment capability



Teamwork is your key to success



Mine and integrate rich data assets

Compete in a data-rich world

Get a more accurate and comprehensive picture of your customers as they interact with your business. Access to continuously evolving and complex data sources and the ability to draw meaningful insights from them requires technical and industry-domain expertise. TransUnion's world-class combination of data science talent, diverse data assets and a robust analytic model development toolkit enables us to quickly build and deploy solutions customized to your specific business needs.

Whatever your industry or decision-making opportunity, we can build a solution

From prospecting for new customers, detecting fraud and adjudicating new accounts — to portfolio management and recovery, we have a decades-long history of providing custom modeling solutions that help clients improve performance, manage risk and control losses.

Our custom solutions, specialized attributes and innovative methodologies can be specifically targeted to address your unique concerns across the entire customer lifecycle.

Mine and integrate rich data assets

We offer deep expertise with data from repositories around the globe. The team develops both credit-based and alternative data-based analytic solutions using thousands of attributes derived from TransUnion and third party (including customers') diverse credit and non-credit data assets.

These include:

- Masterfile data
- Application and deal data
- Dialer history
- Collectors' notes

We continuously research emerging data sources, and our analytic model development toolkit enables us to swiftly assess their business value. The result is a more holistic, data-agnostic approach to viewing the consumer and solving your business problems.

Data science and innovation

At TransUnion, we keep up with the latest in artificial intelligence (AI) and machine learning (ML), evaluating a range of methods in the model development process.

TO LEARN MORE about our custom model development and model consulting services, contact your TransUnion representative or call **844-245-4071**.

We regularly partner with academic institutions across the world to assess, refine and adopt the latest analytic methods. Our dedicated software and ML engineering team focuses on adapting these techniques — keeping us at the forefront of applied data science. This empowers us to balance performance and explainability in solving your key business problems while helping empower you to ensure regulatory compliance.

Rapid speed-to-market development and deployment capability

The economy, competitive landscape and regulatory environment are constantly changing, and it is imperative to respond nimbly to these shifts. TransUnion's infrastructure supports streamlined development and deployment options that help reduce cycle times for improvements in your predictive models. For custom solutions deployed at TransUnion, our implementation experts offer consultative transparency and appropriate knowledge transfer.

Employ the right people and tools to get the job done

TransUnion covers the bases — from traditional regression modeling and decision trees to optimization and machine learning techniques. We also provide flexible modes of engagement for custom model development. One such mode is an immersive, white-glove, collaborative build option, allowing you to be “hands-on” with our custom modeling process. This includes data interrogation, model development and “what-if” scenario assessment. Once the model is developed, we can help you throughout your implementation process, whether the solution is housed in our system, your system, a third-party processor, or combination of all three. Our analytical experts can assist you in effectively making use of your new solution. Also, we offer an independent third-party assessment of custom models developed by your organization or other providers for compliance and regulatory purposes.

Teamwork is your key to success

At TransUnion, our philosophy is to engage with our customers collaboratively. We ultimately become an extension of your analytics team and part of your work family. Together, we successfully create impactful solutions that empower your business and open up new opportunities to your consumers.