



CASE STUDY

Top subprime credit card lender sees 13% and 10% lift in model performance

Challenge: Improve acquisition and reduce attrition

A top subprime credit card lender was looking for new consumer insights to boost marketing efficiencies, including improved acquisition response and customer attrition programs. Their current strategies use traditional credit reporting company attributes and response/attrition models.

Solution: TransUnion CreditVision Premium Algorithms

To improve their acquisition and attrition targeting, this credit card lender built two separate models using the CreditVision[®] Premium Algorithms. Their objectives were to:

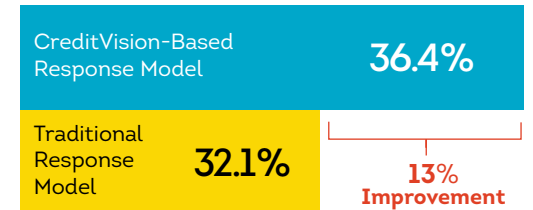
1. Predict the likelihood of consumers responding to a card offer
2. Predict closures on their portfolio

Results: Increased lift in both response and attrition models

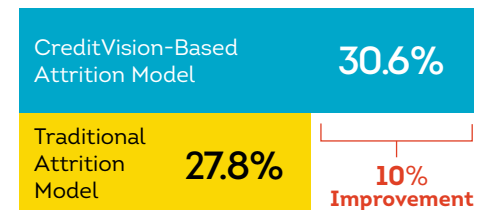
The resulting models provided significant lift in both targeting consumers in need of a subprime credit card and addressing early-stage portfolio attrition.

CreditVision Premium Algorithms demonstrated **13%** and **10%** improvement, respectively, to their existing response and attrition models.

Acquisition Risk Case Study K-S Comparison



Attrition Case Study K-S Comparison



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