

**CreditVision HELOC Propensity Score 2.0**

# Discover and target more consumers ready to open a HELOC with enriched data and analytics

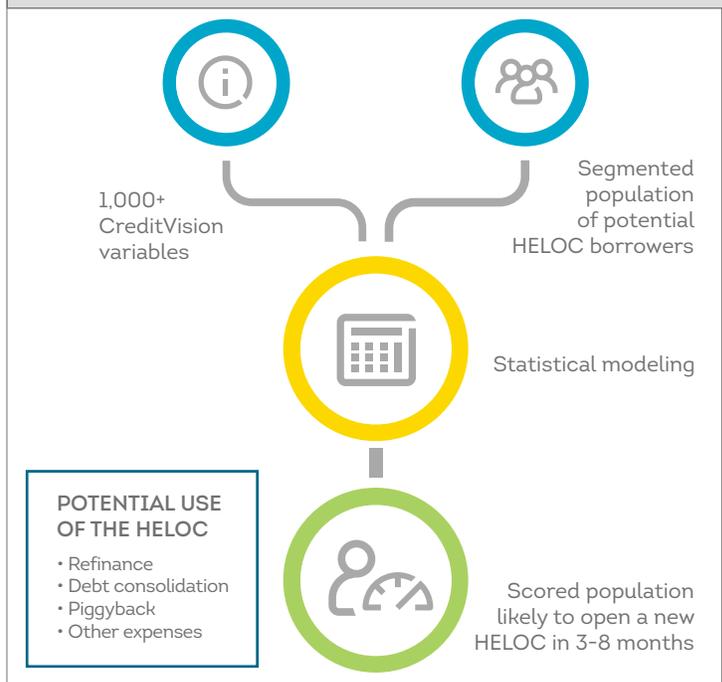


The market is changing. Home values continue to rise, and as home equity climbs, more homeowners may take out Home Equity Lines of Credit (HELOCs) and second mortgages. This presents a potential opportunity for growth.

In fact, **60 million homeowners** could be **eligible for HELOCs** right now—and **80%** of them are borrowers that **are prime plus and above**.<sup>1</sup> Problem is, it can be difficult to find them.

TransUnion's CreditVision<sup>®</sup> HELOC Propensity Score 2.0 utilizes the power of CreditVision enriched data and analytics which generate a more comprehensive view of consumer performance, enabling you to make more informed decisions. Our score uses CreditVision trended credit data to help you more easily find prospects who are highly likely to open a new HELOC account in the next eight months.

**HOW CREDITVISION HELOC PROPENSITY SCORE 2.0 WORKS.**



<sup>1</sup> Based on Vantage Score 3.0

## Key features

- Filters population based on credit criteria and then uses CreditVision variables to score potential borrowers
- Employs TransUnion's proprietary HELOC End-of-Draw (EOD) model to enhance performance
- Trended credit data, which has become widely adopted in the mortgage industry, provides lenders a more comprehensive view of a borrower's behaviors and historical credit performance
- Simple output scoring—between 350 and 850—makes it easy for you identify the people most likely to open a HELOC
- FCRA compliant

## Benefits

- Minimize too-late-to-act prospects. A two-month indeterminate period lets you target the borrowers most likely to open a HELOC—so you stop wasting time on people unlikely to convert.
- Gain ample lead time to execute your marketing campaigns.
- Customize your marketing campaigns. Tailor your campaigns based on how prospects could potentially use their HELOCs (for example, refinance, debt consolidation, home improvement or major expenses).

## MODEL DELIVERY CHANNELS AND OPTIONS

Topic	Options
Environment availability	<ul style="list-style-type: none"><li>• Batch</li><li>• Online</li></ul>
Input/Output options	<ul style="list-style-type: none"><li>• Input: List of current or potential borrowers and credit criteria (i.e., minimum score, geography, etc.)</li><li>• Output: Rank-ordered, scored list of population</li></ul>
Campaign options	<ul style="list-style-type: none"><li>• Prescreen (mail)</li><li>• Prescreen (digital)</li><li>• Re-presentation (mail and digital)</li></ul>
Delivery options for scored results	<ul style="list-style-type: none"><li>• Direct to lender</li><li>• Shipped to mail shop/third party agent</li></ul>

## LEARN MORE

Contact us at **312-985-4018** or email Eric Anders **[eanders@transunion.com](mailto:eanders@transunion.com)** to learn more about CreditVision HELOC Propensity Score 2.0.

