



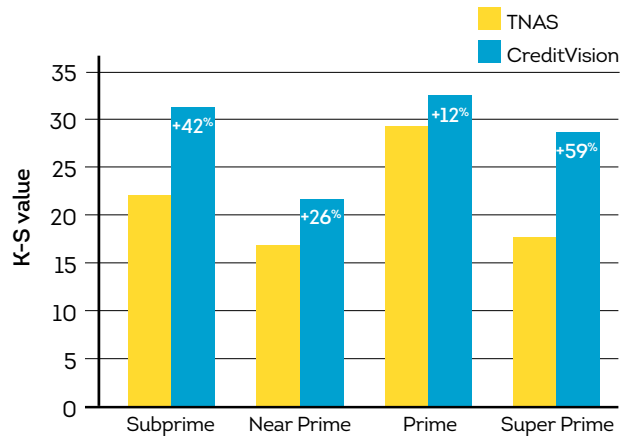
CreditVision New Account Score

Use a new score that convincingly outperforms traditional new account scores at finding future risk for acquisitions and within portfolio reviews. Designed to give financial institutions an expansive consumer view, this is the first new account score built with TransUnion's enriched credit data elements. It leverages new insights from TransUnion CreditVision[®] data including payment ratios, duration of balances, directional changes in balances and shifts in utilization levels—data not normally included in traditional models.

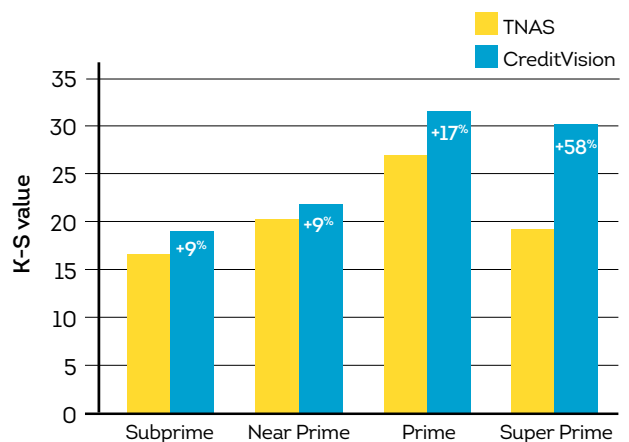
CreditVision New Account Score outperforms other scores.

Right: Comparison of K-S values: CreditVision New Account Score versus traditional new account score (TNAS) for **All** new accounts versus **Bankcard** new accounts.

CreditVision New Account Score versus traditional new account score —*All new accounts*



CreditVision New Account Score versus traditional new account score —*Bankcard new accounts*



*Risk tier is defined independently of the two scores being evaluated: risk tier filter defined by VantageScore 3.0.

Details

- Leverage the power of CreditVision enriched data elements:
 - 30 months of Account History data for each tradeline on key data fields
 - Extended account-level payment patterns—up to 82 months
 - Actual payment amount for each tradeline
- “Bad” outcome defined as 90+ days past due within 24 months
- Familiar score range of 300-850
- Scores more consumers than traditional new account score

Delivery options

Online:

- Standard and enriched credit eports
- Model Report
- Collections Prioritization Engine
- TransUnion Direct

Batch:

- Portfolio reviews
- Acquisition programs
- Retrospective analyses
- Integration into custom models

LEARN MORE

Learn more about
TransUnion CreditVision
solutions. Call
[844-245-4071](tel:844-245-4071) or visit
creditvision.transunion.com.