

TransUnion Express Portfolio Review

Quickly review your consumer credit portfolios to take more timely action

Risk is dynamic. So, tracking your customers' credit behaviors once they're on the books is important. To do that, you need TransUnion Express Portfolio Review. Active monitoring allows you to identify problems as they emerge and take action to mitigate rising delinquencies and losses. This online, self-service tool lets you proactively review consumer credit profiles quicker and more frequently than traditional methods.

Deeper insights to optimize strategies

The process is simple and fast. Simply upload a Microsoft Excel-compatible file to the user-friendly TransUnion Direct portal. Then choose from a list of more than 30 scores and more than 200 credit file attributes.

The output file is usually returned within 48 hours, allowing you to quickly identify, segment and prioritize accounts that meet designated risk levels to improve profitability.

With Express Portfolio Review you can:

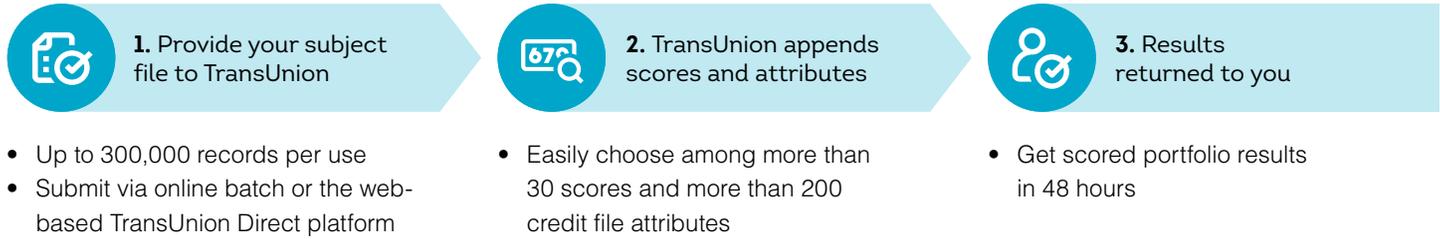
- Preempt delinquency on accounts that may underperform
- Simplify stress testing to help meet compliance requirements
- Identify your best customers and increase retention
- Get up-to-date estimations of portfolio value
- See additional credit portfolio information for merger and acquisition decisions

Multiple business needs are addressed through Express Portfolio Review

Business Need	Best Practice
 <p>Monitor overall portfolio health for reporting, forecasting and planning</p>	 <p>Compare shifts in one or more credit scores to track overall risk of the portfolio and individual borrowers</p>
 <p>Monitor changes in borrower payment behaviors and capacity to absorb shocks</p>	 <p>Monitor changes in monthly payment behaviors, including excess payments above minimums due</p>
 <p>Identify borrowers who are taking on additional debt and may lead to delinquency or losses</p>	 <p>Track balance growth magnitude, velocity and changes in credit lines from other lenders</p> <hr/>  <p>Track spending patterns and utilization trends to understand a consumer's reliance on credit</p> <hr/>  <p>Identify consumers who are actively applying for credit by tracking inquiry activity</p>

How it works

Follow this easy process for quick turnaround and actionable results:



Get scores and attributes specific to your portfolio management objectives

- ✓ CreditVision® Risk Scores
- ✓ VantageScore®
- ✓ FICO® Scores
- ✓ CreditVision Acute Relief Attributes
- ✓ CreditVision Attribute Packages
- ✓ Collections Attribute Packages

LEARN MORE

Contact your TransUnion sales representative or call **844-245-4071**.
