



ENABLING TECHNOLOGY

Insights Visualization

OVERVIEW

Today's fast-moving business environment requires immediate access to data and analytics to help organizations better understand and benchmark their performance against the industry and their peers. But transforming this raw information into actionable business intelligence – and doing so in a way that's efficient and cost effective – remains a significant undertaking. Each time lenders want to process, refine and analyze this data, they're faced with a manually intensive, costly effort usually involving multiple people from across the organization, as well as external data suppliers.

To address these issues, TransUnion developed Insights Visualization – a self-service, on-demand environment providing access to the full depersonalized national credit file. Now customers can compare performance against the industry and peers, identify market trends and analyze relevant segments to make better, data-driven decisions faster. With distinct modules for card, consumer loan and auto portfolios, customers can build relevant insights for each line of business.

EASY ACCESS TO INSIGHTS AND MARKET INTELLIGENCE

Inform your lending and marketing

strategies with better insight into credit-active consumers

Gain market intelligence

into your portfolio performance, account origination activity and share of wallet

Use competitive insight

into balances, originations and performance benchmarks to stay ahead

Manage risk more effectively

by evaluating underwriting criteria and delinquency rates

Get insight into key trends

for your line of business, customer segments and portfolio vintages

TRUIQ BENCHMARKING

- **Compare 60 months** of on-us and off-us performance across numerous key performance indicators
- **Understand your market share** and share of wallet; and identify opportunities for market expansion
- **Benchmark performance over time** to evaluate the effectiveness of strategy adjustments
- **Segment aggregated account and performance** by state and MSA-level geographies



TRUIQ VINTAGE ANALYSIS

- **Monitor underwriting policy:** Identify early delinquency trends to adjust application score cards and underwriting strategy to ensure you acquire accounts with acceptable risk
- **Forecast losses:** Interpret vintage curves to better forecast or more closely manage loan loss reserves
- **Calculate loan profitability:** Use vintage performance data as input to calculate loan profitability, which is needed for defining loan amount and pricing guidelines
- **Define marketing strategy:** Gain valuable insights to define and refine marketing strategies, including market segmentation, acquisition channel definition and product offering definition



TRUIQ MARKET INSIGHTS

- **Explore origination trends:** Gain better visibility into origination trends nationally or in a home market by credit tier, and insights into average loan or line amounts
- **Identify fast-growing segments:** See growth by credit tier for an understanding of where credit is being used and where you're likely to face competition
- **Understand changes in credit quality:** View changes in delinquency rates to measure your own performance, or evaluate rising or falling delinquencies



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