

TruVision.

TruVision risk management products more precisely balance risk and opportunity to identify and manage best-fit customers across the account lifecycle.



OVERVIEW

Our proprietary mix of unique data assets, including first-to-market trended credit data, provides an accurate and multidimensional picture of the consumer or organization.

TRUVISION



Provide greater access to financial opportunities

Engage more confidently with the right consumers and organizations. Provide greater financial inclusion for underserved markets.



Improve decisions with data-driven insights

Understand consumers on a deeper level to make better-informed decisions that protect both the consumer and the portfolio.



Detect early warning signs

Mitigate risk more effectively and protect profit margins. Identify customers with potential for debt recovery, and support those in predelinquency or early arrears.

TruVision Products

TruVision's risk management products help improve performance across the customer lifecycle. By better understanding consumers and their behaviors – especially when trended over time – organizations can make more informed decisions about who they serve.

Credit Risk

Understand and manage risks associated with extending credit, expand approvals, improve pricing accuracy and reduce the probability of default.

- Credit Reports
- Credit Models and Scores
- Attributes and Algorithms
- Portfolio Management
- Affordability and Income
- Capacity to Pay
- Contributed Consumer Lending
- Compliance

Tenant Risk

Reduce risks associated with approving/renting to tenants (e.g., credit, criminal, eviction). Access specialized datasets that provide opportunities to resell.

- Resident Screening
- Resident Score
- Tenant Data

Insurance Risk

Mitigate risks associated with underwriting insurance through richer insights that enhance pricing sophistication. Provide the right coverage at the right price while optimizing expenses for improved loss ratios.

- Insurance Risk Models
- Vehicle History Score
- Driving History
- Habitational Risk
- Occupant Insight

Employment Risk

Assess upfront and ongoing employee risks: Ensure quality hires and reduce the likelihood employees will engage in adverse actions.

- Employment Credit Report
- State Motor Vehicle Report
- Employment Data
- Employee Monitoring Triggers

In competitive markets, every decision counts. A point difference – campaign performance, loss rates, retention or net collections – can have significant financial impact. Organizations that are more inclusive and better understand both prospects and customers can achieve a competitive advantage over peers. Use TruVision for differentiated risk management products powered by authoritative data and analytics to improve performance across the customer lifecycle.

CREDIT RISK:

Acquire Right-Fit Customers

Understanding customers is critical to making the right decisions and ensuring an organization's profitability. Our diverse set of customer credit reporting solutions deliver a robust view of consumers via data that's highly predictive across the account lifecycle.

Meet Compliance

Make credit information even more powerful by adding optional data and features to your credit reports.

Predict Behavior

Improve risk decisions using models built for specific markets, transactions, or consumer populations.

Understand Behavior Patterns and Insights

Integrate time-series and alternative data to customer models and decision platforms for improved outcomes. Understand customer or prospect behaviors to better engage and retain accounts.

Assess Affordability and Income

Risk decisions often require estimating and/or verifying consumers' incomes and employment information. Gain a more robust understanding of consumers' financial context — in particular, their willingness, ability and capacity to pay.

Contributed Consumer Lending

Receive a timely assessment of a consumer's ability to pay, thus expanding his/her credit opportunities by providing additional views not available using traditional credit data alone.

Manage Customer Portfolio

Accessing additional dimensions of consumer behavior over time allows for more informed and confident line management decisions and more accurate treatment strategies. Organizations can diversify relationships with customers across lines of business; anticipate evolving consumer needs to continuously protect their customer base; and drive credit line and account modification strategies.

Find Capacity to Pay

Increase the effectiveness of identifying consumers who are unable to pay, and those who will potentially yield the highest recoveries.

EMPLOYMENT RISK:

Employment Screening and Monitoring

Allows businesses to mitigate upfront and ongoing employee risks, ensuring the hiring of high-quality individuals.

TENANT RISK:

Tenant Screening

Allows businesses (i.e., property managers) to mitigate risks (credit, criminal and eviction) associated with approving and renting to tenants.

INSURANCE RISK:

Pricing Sophistication and Expense Optimization

Mitigate risks associated with underwriting insurance through richer insights that enhance pricing sophistication. Provide the right coverage at the right price while optimizing expenses for improved loss ratios.

© Copyright 2022 TransUnion, its subsidiaries and/or affiliates. All Rights Reserved. | ENT-22-F117070

