



CREDITVISION RECOVERY MODEL

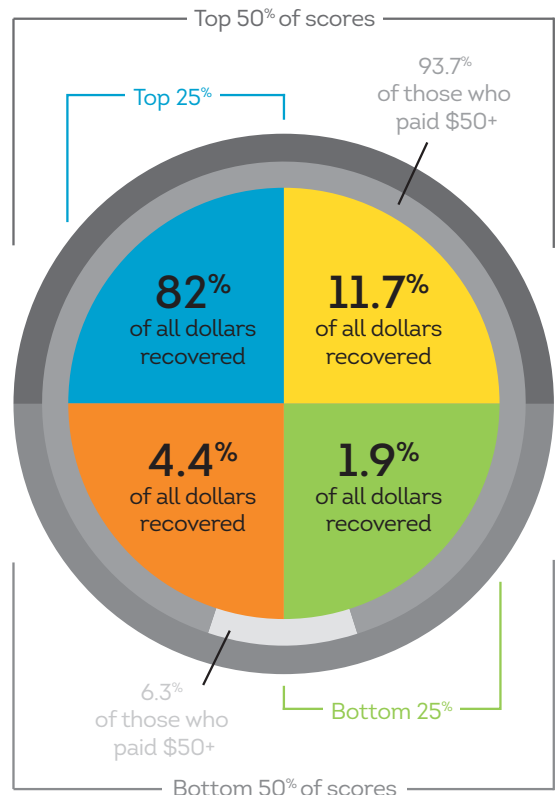
New consumer insights for more profitable collection strategies

To work accounts more efficiently, you need to know where to focus your efforts. By starting with more fully scored accounts, you can better target those that have a higher likelihood to pay. That edge alone can help streamline operations and maximize both recovered accounts and recovered dollars. To help you achieve this, we offer the new CreditVision[®] Recovery Model– the market’s first recovery score incorporating key CreditVision data elements not available in traditional solutions including balance and payment history.

The new score is based on a broader data set representative of some of the most recent economic conditions–leading to more accurate results. The new scoring solution includes an optional no hit model using client provided data to enable a near-100% scoreable rate.

Collect more and spend less with TransUnion Recovery Scores

Spend more time recovering debt and less time pursuing uncollectable accounts. While traditional models usually focus on recovery incidence, our recovery scores dig deeper. Our score is designed to help you identify which consumers likely can’t or won’t be able to pay, and those who will potentially yield the highest recoveries.



*Results will vary by client and type of paper

The new CreditVision Recovery Model provides more predictive power with minimal operational impacts and was built using more current consumer behavior and evolving credit landscape. Customer validations have shown*:

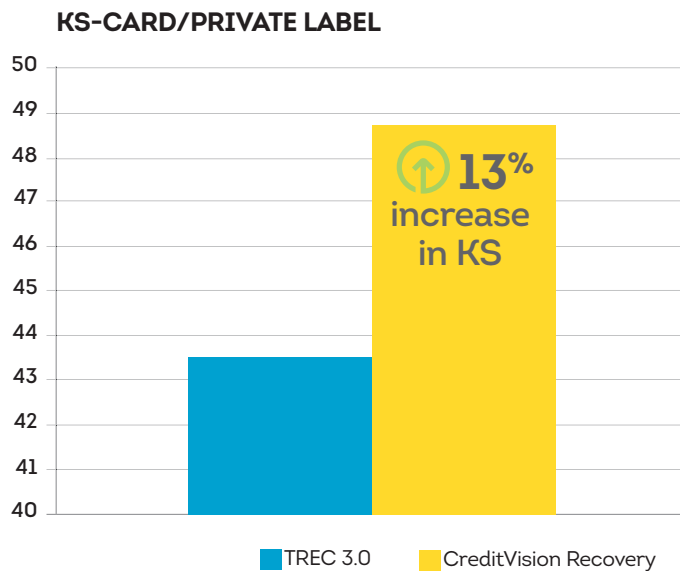
- Up to 13% more dollars recovered in the top 10% of accounts scored, compared to the third generation recovery model
- Up to 11% more payers in the top 10% of accounts scored, compared to the third generation recovery model
- Substantial improvements in the number of payers and unit yield (\$) in the top score ranges

Our CreditVision solution set is built upon a new foundation of greatly expanded trade line information for use in collection and recovery strategies.

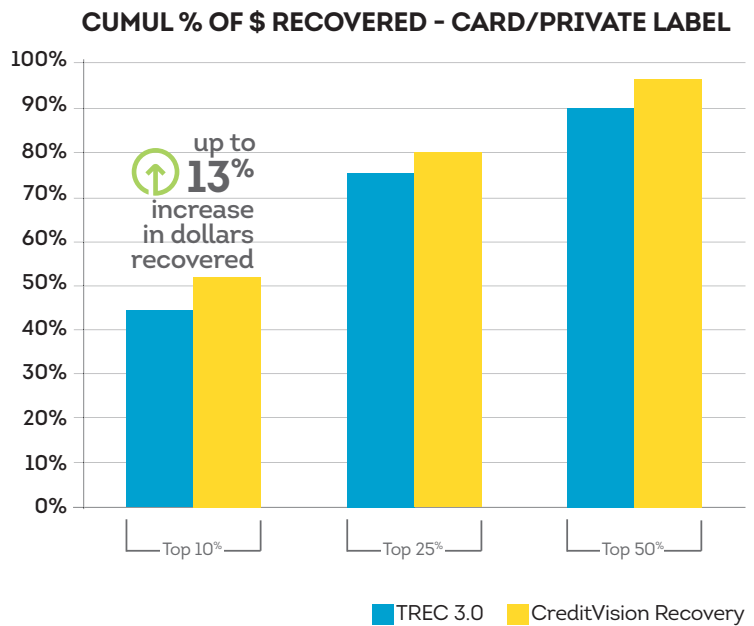
Nine CreditVision data elements across 30 months of account history are incorporated in this score to enhance collection efforts:

- Balance
- Payment Due
- Payment Made
- High Credit
- Past Due
- Compliance Remark
- Credit Limit
- Generic Remark
- Rating Remark

Our research has shown that using CreditVision Recovery Score can provide significant lift in KS and dollars recovered over the third generation recovery score



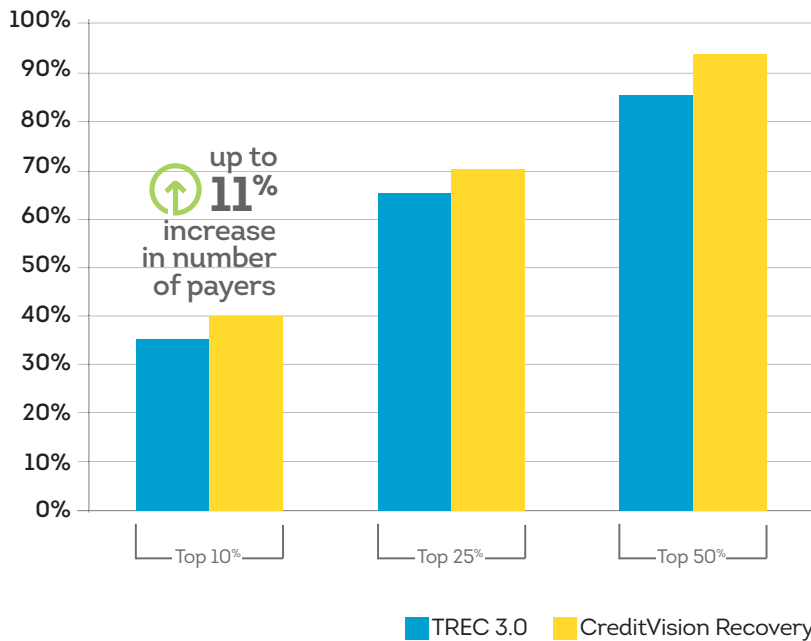
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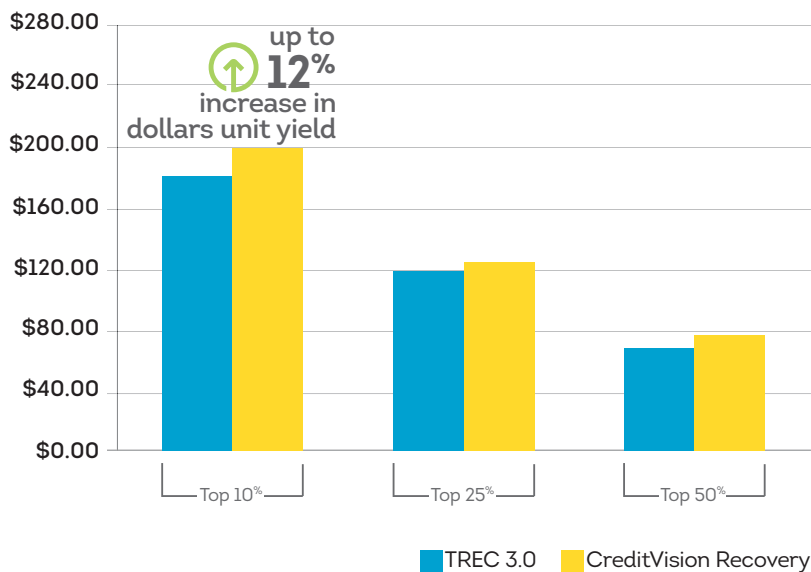
CreditVision Recovery Score is also designed to help identify more payers and provide a significant lift in unit yield over the third generation recovery score

CUMUL % OF PAYERS - CARD/PRIVATE LABEL



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CUMUL UNIT YIELD \$ - CARD/PRIVATE LABEL



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LEARN MORE

To learn more about how TransUnion Recovery Scores help you collect more while spending less, contact your TransUnion sales representative or call [844-245-4071](tel:844-245-4071).



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