



CASE STUDY

Top-five financial institution sees 13% improvement in bad rates

Challenge: Reduce losses while maintaining growth

A leading financial institution was looking for new consumer insights in underwriting new applicant credit card loans. Their current underwriting strategy used existing credit bureau data, credit risk scores and non-traditional scoring solutions.

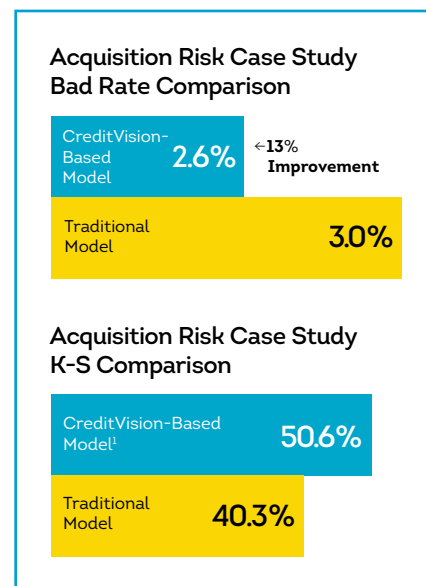
Due to tightened lending regulations, this lender was challenged with reducing losses while still growing at the same rate.

Solution: TransUnion CreditVision Premium Algorithms

To improve their acquisition risk underwriting process, the financial institution built an enhanced acquisition risk model to determine the additional benefit delivered from TransUnion CreditVision Premium Algorithms.

Results: Improved bad rates and K-S value

The resulting model showed superior improvement when compared to the existing strategy. Demonstrated 13% improvement in bad rates and a 1030 bp improvement in K-S value (from 40.3 to 50.6).



¹ Preliminary proof-of-concept model developed by top five financial institution to demonstrate incremental performance.

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Learn more about how you can see real results with TransUnion CreditVision, by contacting your sales representative, calling [844-245-4071](tel:844-245-4071), or visiting creditvision.transunion.com.