Better predict bankruptcies with a more powerful score

Now you can get an expanded view of consumers with the TransUnion CreditVision Bankruptcy Score. It’s the first-ever bankruptcy score designed with enriched consumer credit to help you better identify future bankruptcy filings.

Gain new insight across the risk spectrum

This unique bankruptcy score leverages TransUnion CreditVision® data insights not incorporated in traditional bankruptcy models—including payment ratios, duration of balances, directional changes in balances, and shifts in utilization levels. As a result, it outperforms traditional bankruptcy scores at identifying future bankruptcy filings across the risk spectrum for both acquisitions and portfolio reviews.

CreditVision Bankruptcy Score outperforms other scores

Right: Comparison of K-S values: CreditVision Bankruptcy Score versus traditional bankruptcy score (TBS) for all existing versus all new accounts.

*Risk tier is defined independently of the two scores being evaluated: Risk-tier filter defined by VantageScore 3.0.
**Benefit from the power of CreditVision enriched data elements to gain new insights on consumers**

Inputs into the score include three factors unique to CreditVision, which consider the direction of a consumer’s credit performance and critical dimensions of account behavior:

1. 30 months of account history data for each tradeline on key data fields
   - Are balances going up or down over time?
   - Is utilization on revolving accounts increasing or decreasing?
2. Actual payment amount as reported for each tradeline
   - Are revolving accounts paid in full or is there balance carried over?
   - Is a consumer typically paying more than minimum amounts and by how much?
3. Extended account-level payment patterns—up to 82 months
   - How have balances on existing accounts been managed?
   - How many accounts have been delinquent and how severely?

**Additional details**

- Special ‘BK’ code in place of scorecard number identifies consumers with a bankruptcy filing at the time of scoring
- “Bad” outcome defined as bankruptcy filing within 12 months
- Familiar score range of 300-850

**Delivery options:**

**Online:**
- Standard and Enriched Credit Reports
- Model Report
- Collections Prioritization Engine
- TransUnion Direct

**Batch:**
- Portfolio reviews
- Acquisition programs
- Retrospective analyses
- Integration into custom models

CreditVision Bankruptcy Score is easily implemented with no changes needed to existing systems and processes.

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**LEARN MORE**

To learn more about how TransUnion CreditVision Risk Scores can help you better predict bankruptcies, please contact your TransUnion representative, call 844-245-4071 or visit creditvision.transunion.com.