



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.

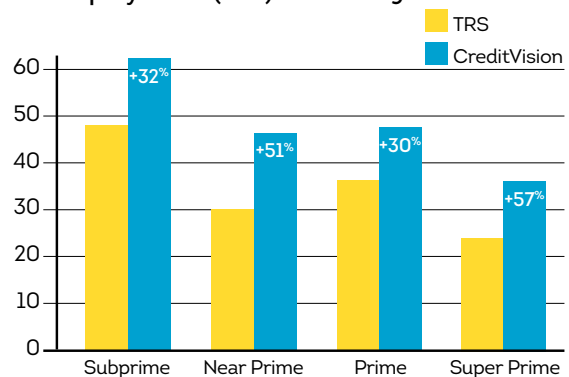
Gain new insight across the risk spectrum

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.

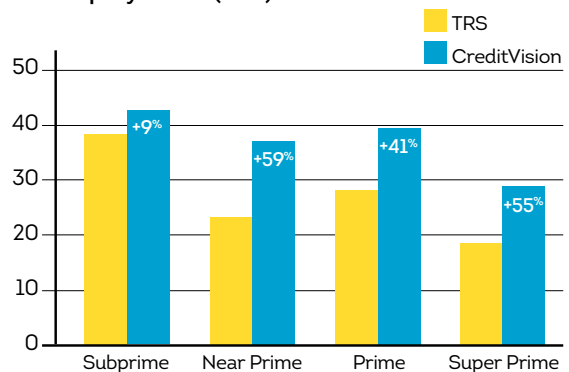
CreditVision Bankruptcy Score outperforms other scores

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

CreditVision Bankruptcy Score versus traditional bankruptcy score (TBS)*—All **existing** accounts



CreditVision Bankruptcy Score versus traditional bankruptcy score (TBS)*—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.

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](tel:844-245-4071) or visit creditvision.transunion.com.