



DecisionEdge—because everyone needs an edge.

Quickly turn insights into targeted, actionable outcomes to improve performance across the customer lifecycle

In a constantly expanding decision environment, you must be able to incorporate and act on unique insights into consumer behavior, preferences and risk to drive profitable growth. TransUnion DecisionEdgeSM delivers an integrated suite of decisioning solutions that empower you to deploy strategies for acquiring new customers and expanding existing relationships. These solutions can be quickly configured or expertly customized to meet your specific needs.

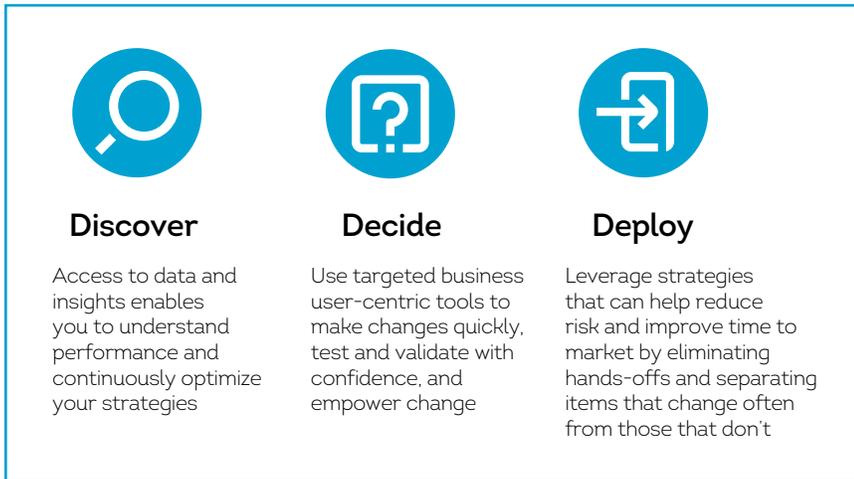
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DecisionEdge Overview

You need solutions that help you quickly discover insights, make optimal decisions and execute innovative customer strategies



TransUnion DecisionEdge solutions deliver targeted, real-time and batch decision-making capabilities through a highly-flexible core of capabilities.

- **Ease of integration:** To run across multiple channels and touchpoints with flexible interfaces into your existing systems/applications
- **Expandable data access capabilities:** To incorporate and take full advantage of new sources of information
- **Business rules management:** To support business-user controlled targeted strategy development
- **Testing and impact analysis:** To simulate changes and immediately understand their impact on performance
- **Feedback:** To assess strategy performance and inform future changes

DecisionEdge: quick facts

Configurable portfolio of expertly developed decision solutions that allow you to get up and running quickly and cost-effectively while still allowing you to tailor solutions for your unique needs

Successful deployments across the customer spectrum: Six of the top-ten U.S. banks; deep onboarding experience; 185+ customers

Industry, analytic and technology expertise that infuse proprietary studies and rigorously-tested best practices into each solution we offer

Flexible, efficient and reliable architecture, delivered in a software-as-a-service (SaaS) model; providing ease of integration and lower cost of ownership while empowering your business

DecisionEdge for Acquisition

Competition for consumer wallet share is high. Consumer engagement preferences are evolving. How do you effectively acquire new customers in this dynamic environment?

You need tools that deliver actionable consumer intelligence across products and consumer touchpoints. A robust, flexible set of decisioning capabilities and data assets can help deliver more relevant offers and improve response across multiple channels.

- Implement marketing and risk strategies that are tailored to the customer, channel and business goals
- Operate in an environment that encourages change and expedites timelines
- Apply advanced analytics and relevant data to gain useful insights

Solutions for informed growth

DecisionEdge helps you acquire new customers through various methods, including:

- [Instant prescreen](#)
- [Consumer prequalification](#)
- [Application for credit](#)

Implementation examples

- A leading provider of retail, private label credit services chooses DecisionEdge for Acquisition to deliver preapproved offers at the point-of sale (in store).
- A top-five bank chooses DecisionEdge for Acquisition to enable a web-based consumer prequalification solution that allows consumers to more effectively shop for credit card products by retrieving a series of prequalified offers.
- A provider of student loan solutions chooses DecisionEdge for Acquisition to enable their partner lenders to process student loan applications.

DecisionEdge for Acquisition

Instant prescreen

Real-time, instant prescreening at the point of sale offers you the opportunity to enhance the consumer experience by providing relevant pre-approved offers when consumer mindshare is high. Experience has shown that the delivery of real-time firm offers can result in an offer acceptance rate that is 7 to 10 times higher than traditional direct mail channels.

Do you have a real-time account acquisition solution that fosters a positive customer experience by taking full advantage of each customer interaction to deliver trusted, relevant decisions?

How it works: sample scenario—consumer is in a retail store and is checking out after shopping

Instant prescreen: quick facts

- Not a credit application initiated by the consumer
- Posts a soft inquiry
- Does not require ECOA adverse action
- Consumer must be 21 years or older
- Opt-out universe is excluded
- Requires a firm offer of credit be provided
- Limited credit data can be returned



DecisionEdge for Acquisition

Consumer prequalification

Having the ability to empower credit-seeking consumers by offering multiple targeted product choices is critical today. Consumer Prequalification provides a comprehensive solution for executing a multi-product strategy that puts the customer in control.

Do you have an acquisition solution that empowers consumers to easily shop for products and services and choose from a suite of offerings that are tailored to their needs, preferences and risk profile?

How it works: sample scenario—consumer is online searching for a credit card



Consumer prequalification: quick facts

- Performed at the "written instruction of the consumer"
- Posts a soft inquiry
- Adverse action based on recommendation of your legal counsel
- Consumer must be 16 years or older
- Opt-out universe is not excluded
- No firm offer of credit required
- Full credit file can be returned

DecisionEdge for Acquisition

Application for credit

Your ability to quickly, accurately and efficiently respond to a consumer-initiated request for services will have a direct impact on their experience. Application for Credit provides an end-to-end solution that delivers automated decisions to the consumer while also providing efficient and easy-to-access tools for manual review.

How it works: sample scenario—consumer is in the branch and wants to apply for a personal loan

Application for credit: quick facts

- In conjunction with a credit transaction involving the consumer
- Posts a hard inquiry
- Requires FCRA and ECOA adverse action
- Consumer must be 16 years or older, based on the lender's credit policy
- Opt-out universe is not excluded
- Manual review processes must be in place to review consumers that cannot be auto-adjudicated



DecisionEdge for Cross-Sell

Anticipating your customer's needs and proactively offering relevant products and services can help grow wallet share. And, increased wallet share leads to better profitability and reduced attrition and delinquency rates. DecisionEdge for Cross-Sell solutions give you the insights and tools to determine the right offers, at the right time and through the right channel.

Our solutions can incorporate your customer performance and relationship data with TransUnion and other data assets in a tailored prescreen program to provide an expanded view of the consumer. This approach can help you evaluate a customer for multiple products across channels, and then only present the offer(s) that are most relevant to them, and profitable to you.

How it works: sample scenario—consumer is opening a demand deposit account in a branch



Cross-Sell: quick facts

- Posts a soft inquiry
- Results in a firm offer of credit
- No adverse action required
- Consumer must be 21 years of age or older
- Opt-out universe is not eligible for an offer
- Effective across multiple channels: branch/in-store, web, mobile, call center

Implementation examples

- A top-five bank chooses DecisionEdge for Cross-Sell to deliver a credit card cross-sell program across multiple channels, resulting in a 7x–10x increase in response rates over traditional mail channels and creating a new revenue stream for the bank.
- A top-five bank chooses DecisionEdge for Cross-Sell to deliver a highly customized in-branch multi-product cross-sell solution that incorporates total consumer exposure and product profitability measures to return the best offer, or set of offers, to the consumer.
- A top-ten bank chooses DecisionEdge for Cross-Sell to deliver pre-approved credit card offers across multiple channels including branch, call center and retail partners with expansion plans underway for web and mobile.

LEARN MORE

Learn more about
TransUnion DecisionEdge.

Contact your TransUnion
representative, visit
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