



# TransUnion Express Portfolio Review

## Asset Sheet

Quickly review your consumer credit portfolios for more timely action.

When it comes to consumer credit, the only constant is change. And, unfortunately, when it comes to keeping a good grasp on your consumer credit portfolio, change can be a major challenge.

That's why you need TransUnion Express Portfolio Review. This online, self-service tool lets you proactively review consumer credit profiles faster and more frequently. With this type of information in hand, you can now make better risk-management decisions.

### LEARN MORE

To learn more, contact your TransUnion sales representative or call [844-245-4071](tel:844-245-4071) and select option 3 from the main menu.

### Deeper insights to optimize strategies

The process is simple and fast. Simply upload a Microsoft Excel-compatible file to the user-friendly TransUnion Direct portal. Then choose from a list of 19 scores and more than 200 credit attributes. The output file is usually returned within one hour, allowing you to quickly identify, segment and prioritize accounts that meet designated risk levels to improve profitability.

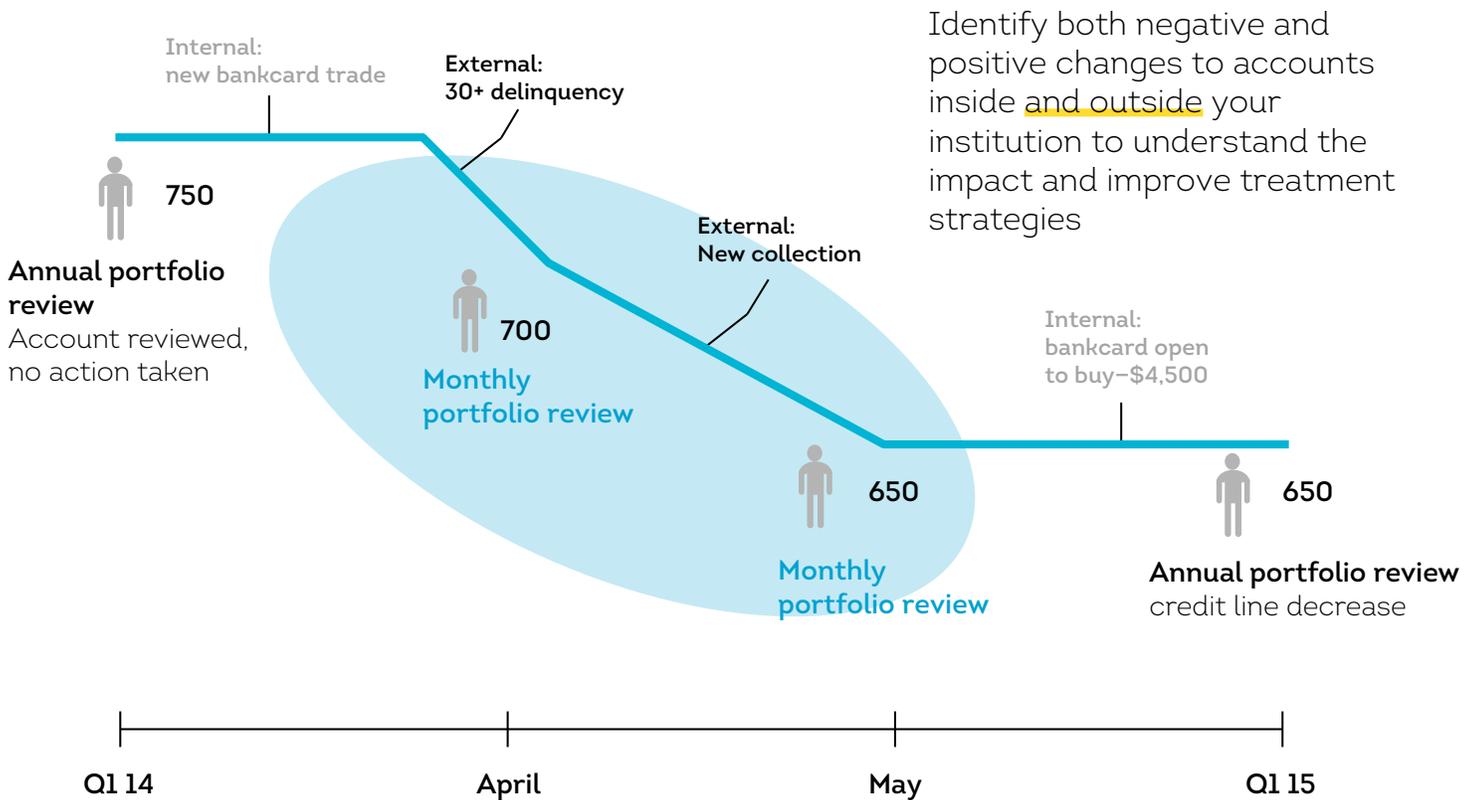
- Predict a consumer's capacity to pay so you can improve:
  - Credit line management decisions
  - Loan modification strategies
- Preempt delinquency on accounts that may underperform
- Leverage data in stress testing to help meet compliance requirements
- Identify your best customers and increase retention

## Receive timely data for highly accurate portfolio valuations

With Express Portfolio Review, you also can:

- Get up-to-date estimations of portfolio value
- See additional credit portfolio information for merger and acquisition decisions

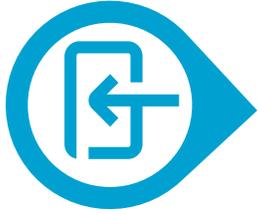
## More frequent portfolio reviews and views of external credit profiles can help financial institutions take action sooner



Note: Scores and error files are available

# How it works

## Customer provides subject file to TransUnion



Submit via online batch (data exchange gateway) or web-based TransUnion direct platform

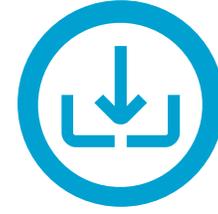
Up to 300,000 records per use (via TransUnion Direct)

## TransUnion appends scores and attributes



19 scores and more than 200 attributes from which to choose

## Results returned to customer



Scored portfolio results in less than 48 hours

Scores and error files available

Follow this easy process for quick turnaround and actionable results:

### 1. Provide your subject file to TransUnion

- Up to 300,000 records per use
- Submit it via the web-based TransUnion Direct platform
- Receive an instant validation to improve match rates before submitting your file

### 2. TransUnion appends scores and attributes

- Easily choose among 19 scores and more than 200 attributes.

### 3. Results returned to you

- Get scored portfolio results in less than 48 hours
- 85% of Express Portfolio Reviews of less than 60,000 records are returned within one hour.

Note: Scores and error files are available

# Get scores and attributes specific to your portfolio-management objectives

## Scores

Choose from 19 scores, including:

- Three TransUnion Risk Scores
- Five TransUnion Collection Recovery Models
- TransUnion Income Estimator and Debt-to-Income Estimator
- VantageScore® 2.0 helps improve predictive performance and greater score stability over time
- Six FICO® scores, including Classic 08, Classic 04 and Classic 98
- FICO 8 Mortgage Score helps to better predict mortgage performance and improve credit decisions for both current and prospective homeowners

## Email notifications

Frequent and regular reviews are critical to spotting both positive and negative consumer changes and to improving lending decisions. Make it happen with scheduled reminder notifications, which can help you easily stay on top of your portfolio's performance.

## Attributes

To help you identify specific characteristics of consumer's credit health, TransUnion Express Portfolio Review also offers pre-configured attribute packages. Choose the attributes most essential to your business—either by selecting one of our packages or by choosing among 200 attributes on an à la carte basis. Plus, you'll get added intelligence into credit limits, balances, utilizations, delinquencies and inquiries.

- Pre-configured attribute packages:
  - Basic
  - Mortgage
  - Credit card
  - Collections
- Custom selections: Choose from a list of more than 200, including 27 collections options (three packages available)

## Capacity and delivery

- Access online through TransUnion Direct
- Load and retrieve Microsoft Excel-ready files directly
- Submit up to 300,000 records
- Real-time validation of input file, including an option to correct errors
- Results returned in less than 48 hours

## LEARN MORE

To learn more, contact your TransUnion sales representative or call [844-245-4071](tel:844-245-4071) and select option 3 from the main menu.