

SCORE SAVVY

NEW
CONSUMER
INSIGHTS



DEEPER
ACCOUNT
HISTORY
DATA



ADVANCED
SCORES
FOR MORE
PROFITABLE
LENDING
STRATEGIES

INCREASE IN U.S. CONSUMERS SCORED

A recent TransUnion study shows over **26 million** consumers can now be effectively scored with advanced risk scores.

More consumers identified means an increase in your
PERCENT OF U.S. CONSUMERS SCORED AS SUPER PRIME

- Millions of new super-prime consumers
- Grow your customer base while limiting risk

UNIVERSE

Advanced Risk Score **21%**

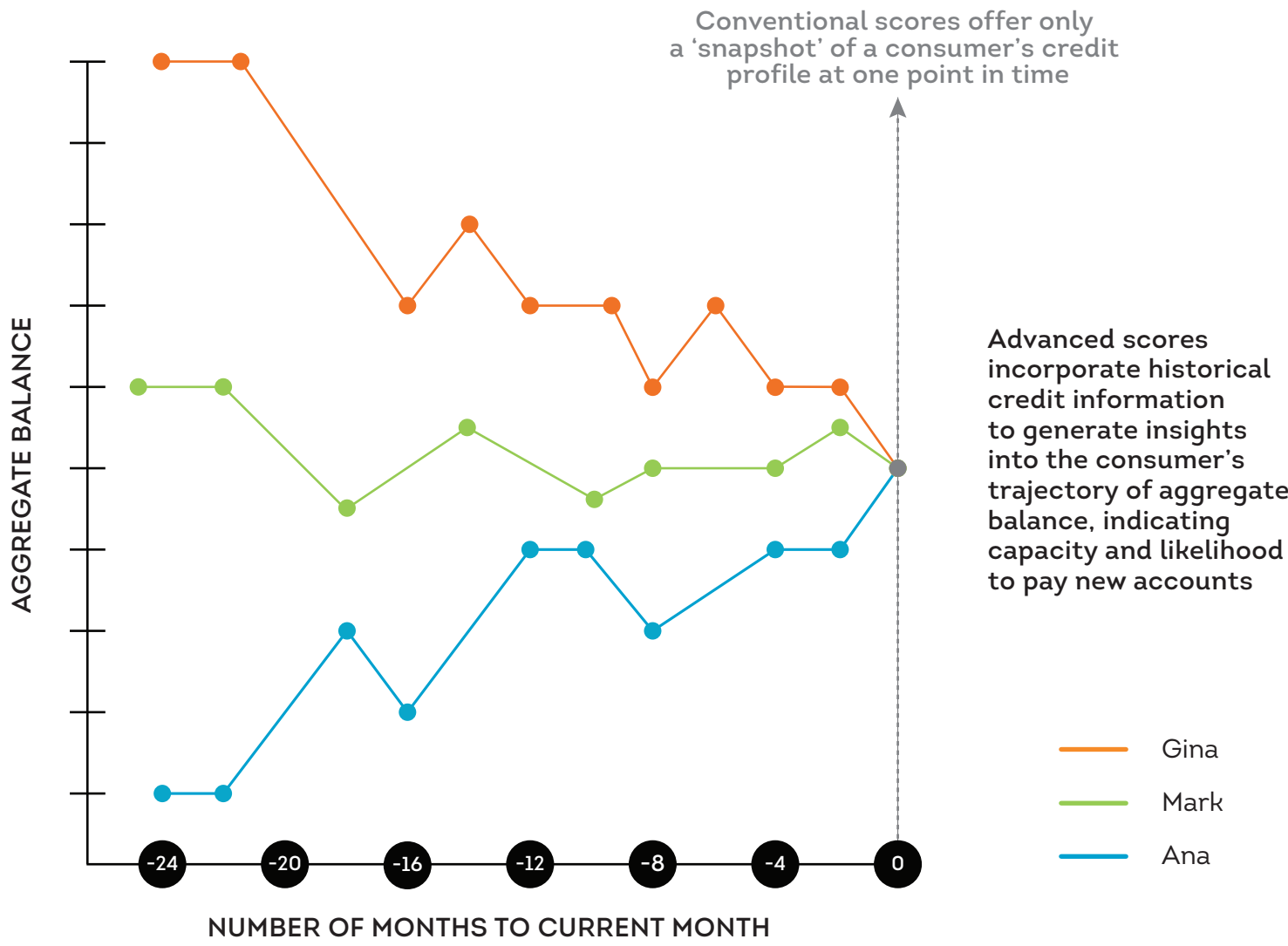
Conventional Risk Score **12%**



OVER 2 YEARS OF
PAYMENT BEHAVIOR

MORE PRECISE LENDING DECISIONS ARE MADE POSSIBLE WITH DEEPER DATA INSIGHTS

With consumers' balance trajectory, lenders gain a more accurate assessment of risk profile



Account history and performance data over 24 months create a more accurate risk score. Gina's trajectory to lower balances is captured in advanced credit scores, unlike conventional scores created by one snapshot in time.



WHAT THIS MEANS FOR LENDERS

- Limit risk by better assessing a consumer's ability to pay on existing accounts and the capacity to take on and afford new loans
- Build client base with new profitable customers