Data Analytics

TransUnion Perspective

November 16th 2017
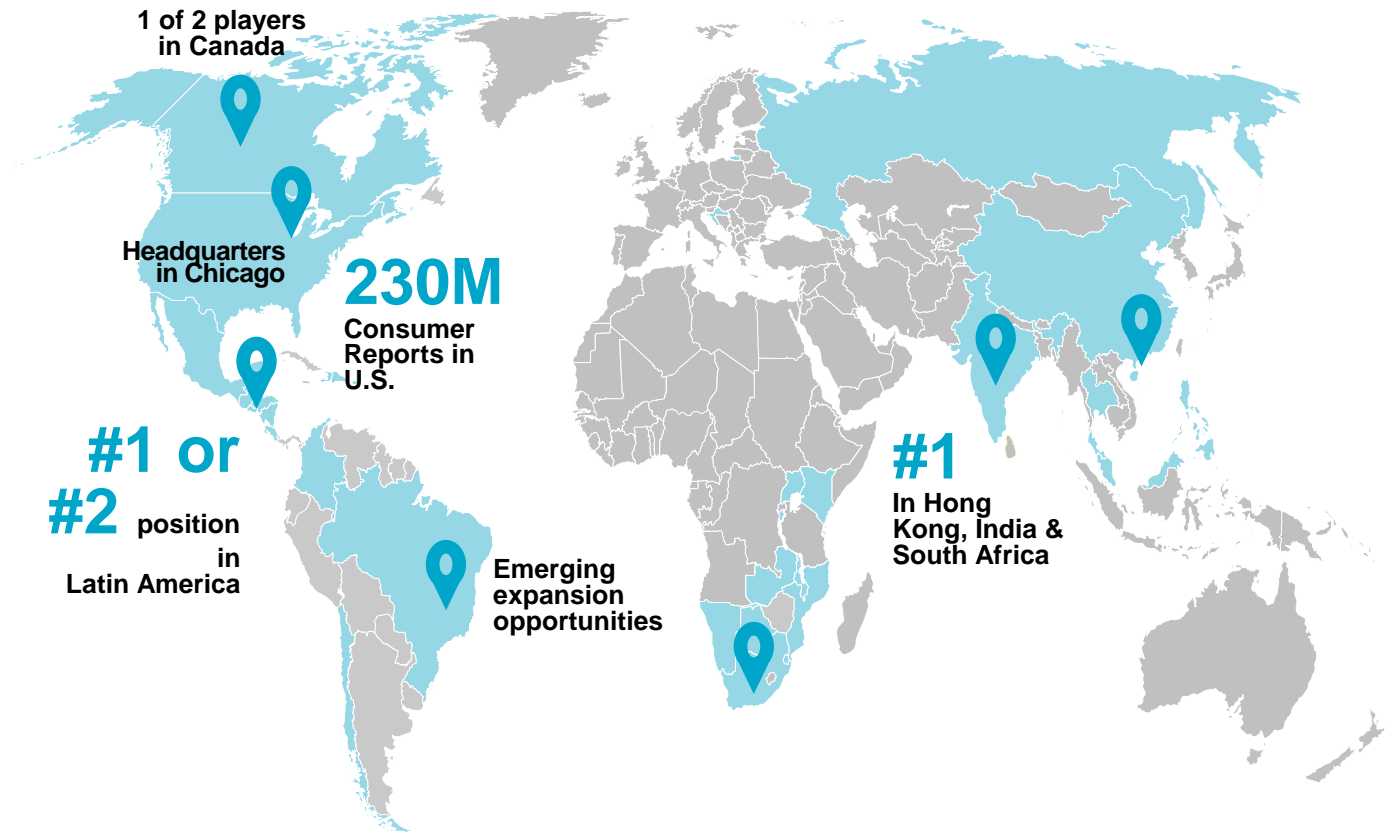
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TransUnion

TransUnion is a leading provider of risk and information solutions around the world

1 of 2 players in Canada

Headquarters in Chicago

230M Consumer Reports in U.S.

#1 or #2 position in Latin America

Emerging expansion opportunities

#1 In Hong Kong, India & South Africa

Reaching businesses and consumers in more than 30 countries

Canada ● United States ● Mexico ● Guatemala ● Honduras ● El Salvador ● Nicaragua ● Costa Rica ● Columbia ● Chile ● Dominican Republic ● Puerto Rico ● Trinidad & Tobago ● Brazil ● Croatia ● Zambia ● Namibia ● Botswana ● South Africa ● Kenya ● Uganda ● Rwanda ● Malawi ● Mozambique ● Swaziland ● India ● Thailand ● Singapore ● Russia ● China ● Hong Kong ● Philippines ● Malaysia

TransUnion

TransUnion collects and constantly updates data on nearly one billion consumers globally

We're not just a credit bureau. We're an information company.

1 Billion consumer records

600+ active solutions

500M credit histories

23 credit bureaus

50,000 business solutions

3B+ updates per month from data providers

30+ petabytes of data

installations in **10+** countries

20M+ transactions processed monthly

450 Million consumer files monitored daily

- Industry-leading, trended credit data and alternative data sources

- Our data set has grown 25% on-average each year since 2010

- Global customer base of over 65,000 businesses

- We serve ~40M consumers directly and indirectly

- 90,000 data sources, including financial institutions, private databases and public records repositories

- 200+ data scientists, 25 data centers distributed globally

Our teams apply a unique combination of data, technology, analytics and people to help our clients succeed

Data: Innovative ways of looking at information
The only provider of scale in the US to possess both nationwide consumer credit data and comprehensive, diverse public records datasets

Technology: Execute decisions faster
Accelerated delivery speeds and product development capabilities with lower cost structure and maintained focus on information security

Analytics: Derive actionable insights
Full service provider of best-in-class custom models, analytics and high-impact business intelligence solutions with 15+ years experience modeling alternative data
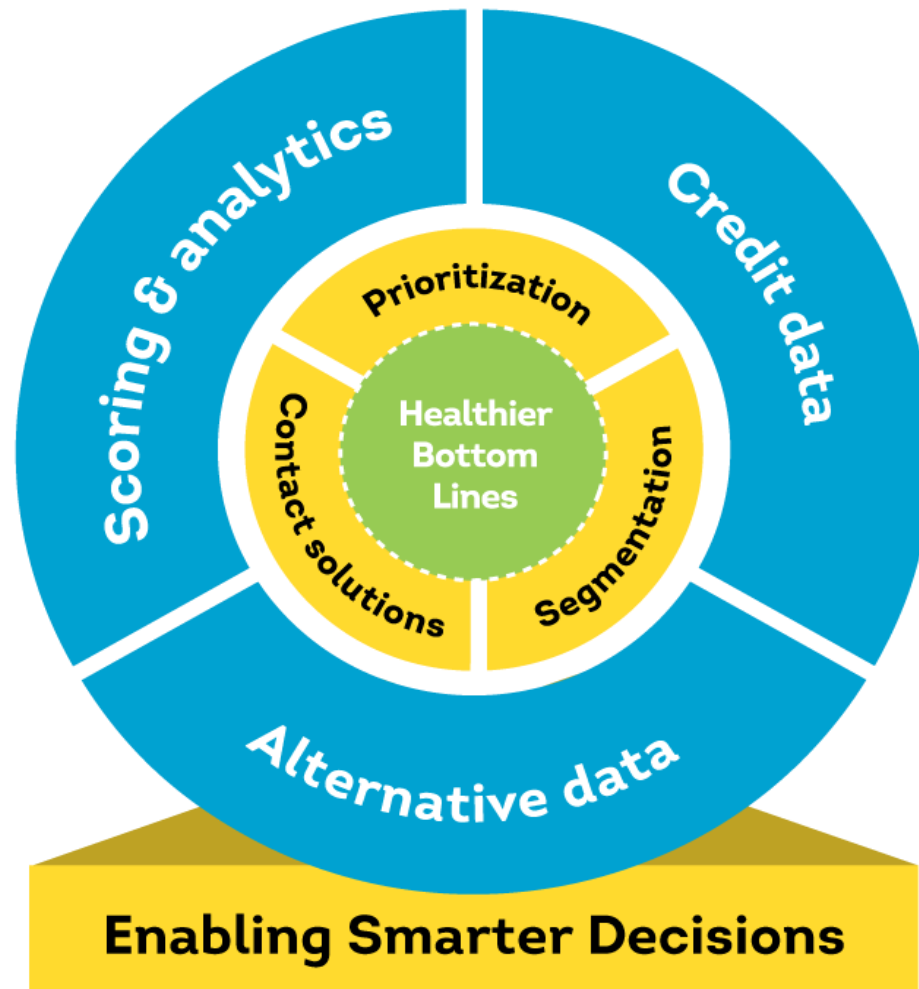
People/Expertise: A partner in your success
Our industry experts have significant vertical experience in the areas we serve and are dedicated to finding the right solutions for you

TransUnion

TransUnion data assets and capabilities enable collectors to make smarter decisions and build healthier bottom lines

Scoring & analytics · Credit data · Alternative data

Prioritization · Contact solutions · Segmentation

Healthier Bottom Lines

Enabling Smarter Decisions

With a single input file, our segmentation solutions can be customized to mitigate risk and expedite activation of new business

Input
Unique ID
First Name
Last Name
SSN
DOB
Address Line 1
Address Line 2
City
State
Zip
Radius

Bankruptcy

- Effective date
- Match configuration defined by combination of full name, last name, address, city, state, zip, full SSN and partial SSN

Deceased

- Date of Death

Active Military

- Active status
- Start Date, End Date, Service Agency
- Department of Defense verification status PDF report

Lawsuit History

- Match configuration defined by combination of full name, partial name, full SSN, partial SSN and geography

TransUnion®

Since 2001, our credit-based recovery scores have provided better consumer insights for more profitable collection strategies
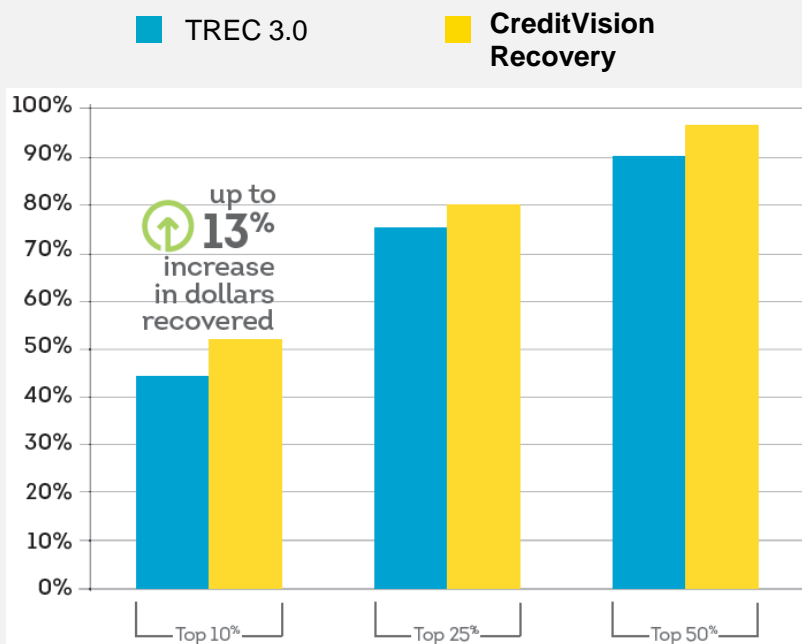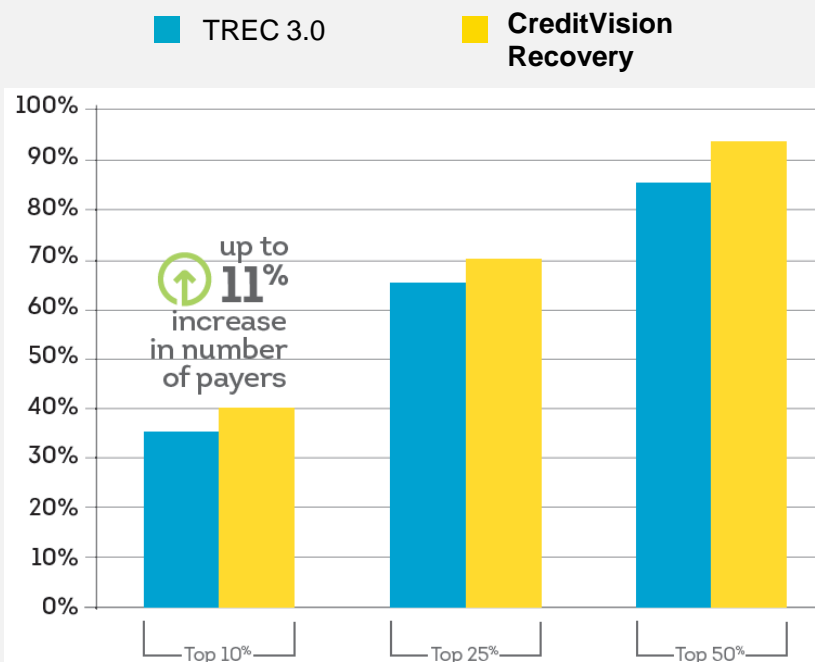
TREC 1
2001

TREC 2
2004

TREC 3
2011

CVRM
2015
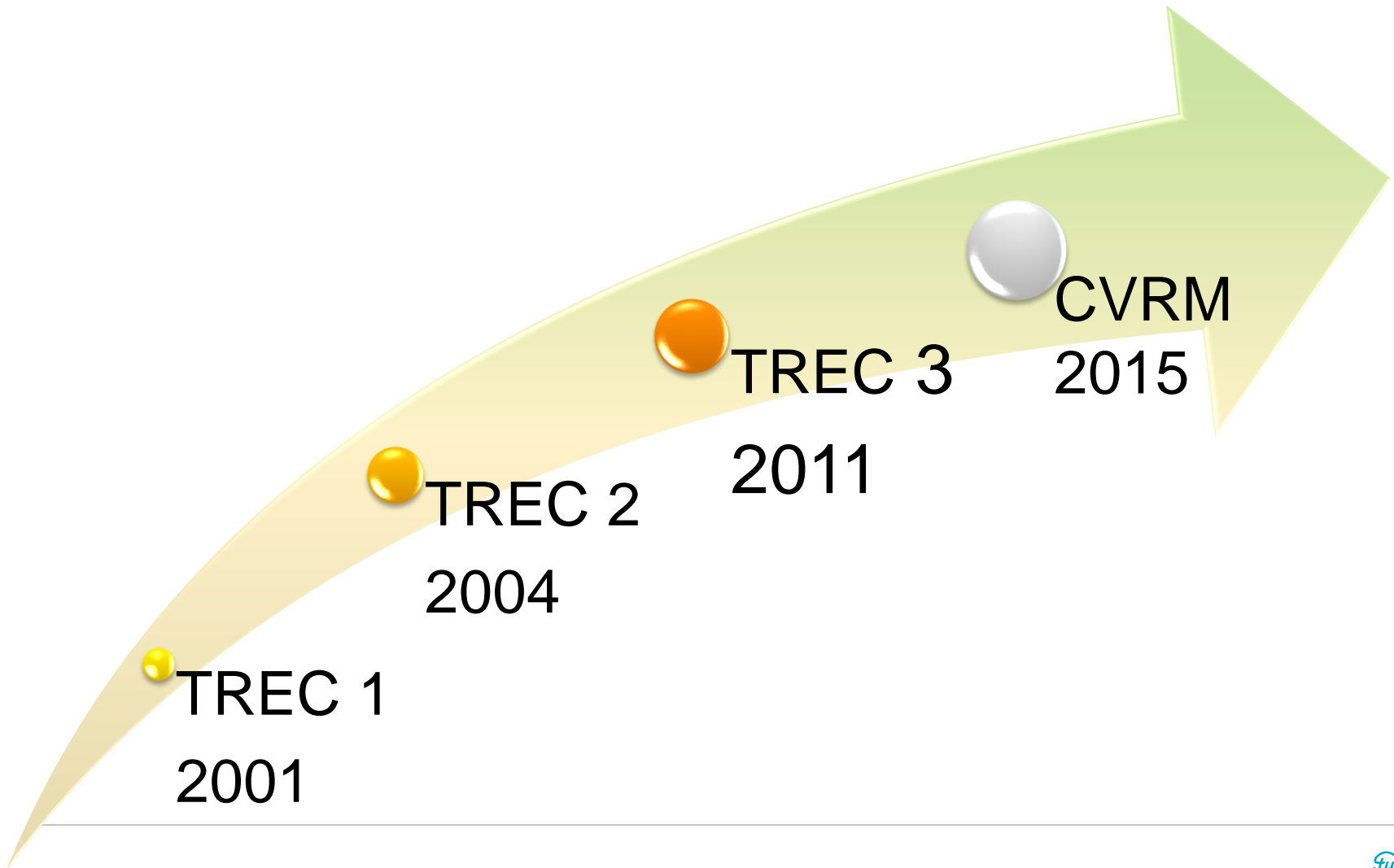
CreditVision Recovery Model better identifies those with the highest likelihood to pay and increases dollars recovered

Cumulative % of dollars recovered— Credit card accounts

■ TREC 3.0   ■ **CreditVision Recovery**

up to **13%** increase in dollars recovered

- Top 10%
- Top 25%
- Top 50%

Cumulative % of payers— Credit card accounts

■ TREC 3.0   ■ **CreditVision Recovery**

up to **11%** increase in number of payers

- Top 10%
- Top 25%
- Top 50%

TransUnion®

90% of collections organizations use one of four levels of analytics

Logical data: Account balance, Vintage data, ZIP code, etc. — **10%**

Demographic data: Address, income, etc. — **15%**

Credit Based Scores: Demographic data plus thousands of credit related data — **40%**

Custom Scores: Credit-based scores plus agency behavior data — **25%**

PERCENTAGE OF USE   0   10   20   30   40
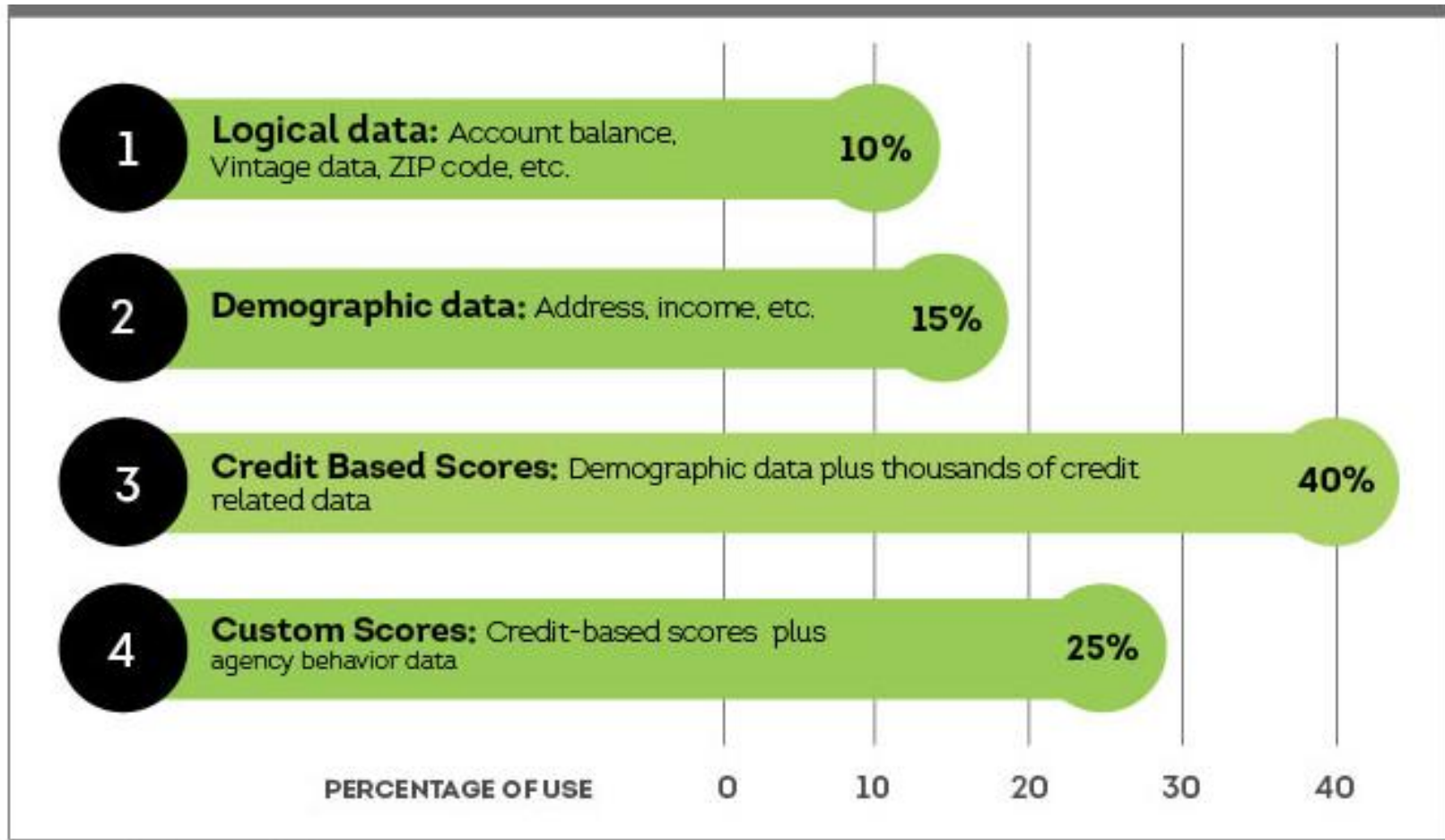
* Percentages are approximate

TransUnion

Our RPC phone solution continues to deliver the best result, outperforming the closest competitor ~23%

RPC % on hits worked – 1st position only; multiple agencies and asset classes
For a rolling 12 months

	Value
TransUnion	8.87
Competitor A	6.85
Competitor B	6.25
Competitor C	5.43
Competitor D	4.20
Competitor E	2.34
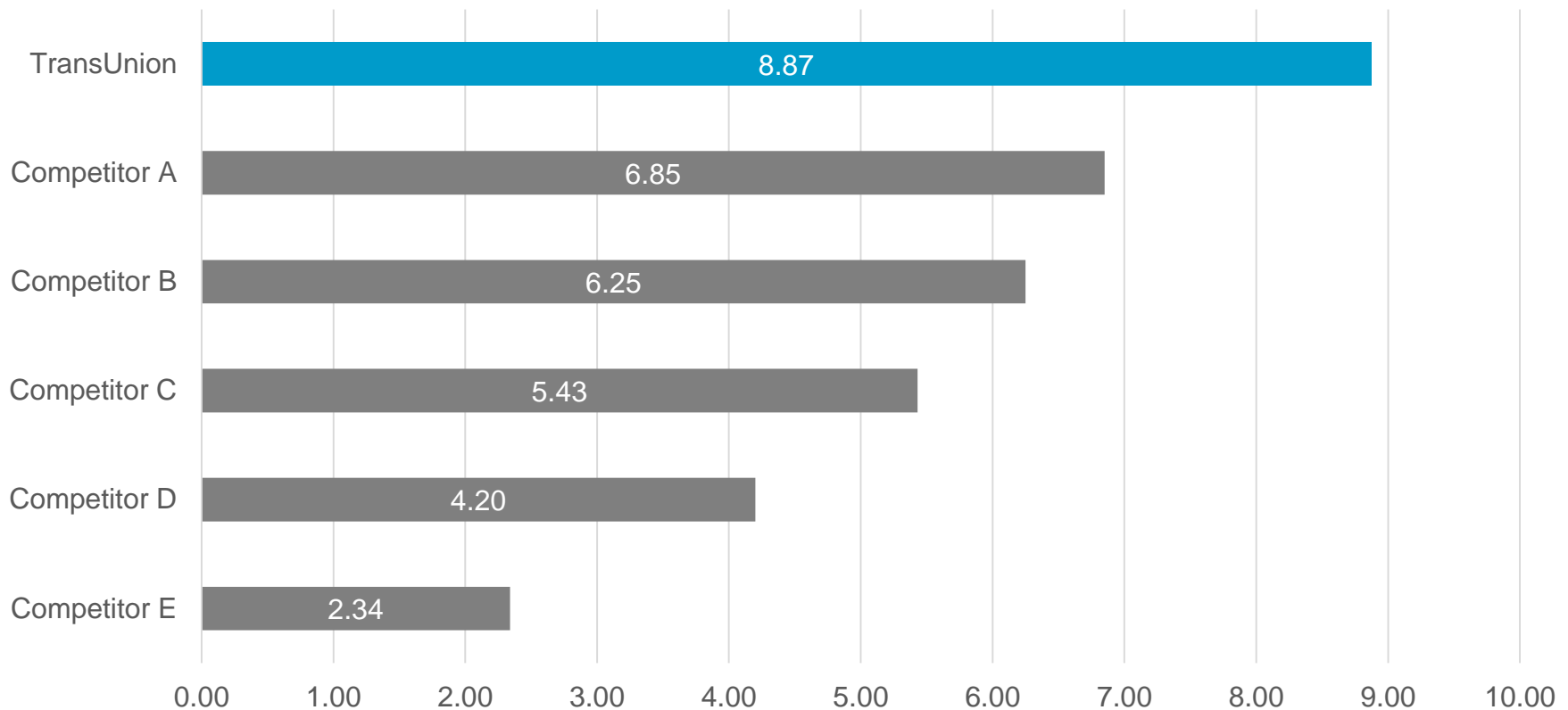
The same analytics provide the foundation of our ability to deliver actionable address and location information

- Typically, data aggregators use date fields like "date last seen", "date reported" or "utility connect date" to rank order addresses

- In April 2017 a new address ranking model, another first for the industry, was implemented to improve and further strengthen the chronological ranking of addresses for a subject

- The behavior driven, predictive model leverages over 60 variables to order addresses

  - Features of the person, such as detailed history, frequency and timing on moves

  - Features of the address, such as history and timing of people moving in and out

  - Features of the person & address association, including quality and quantity of sources

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