



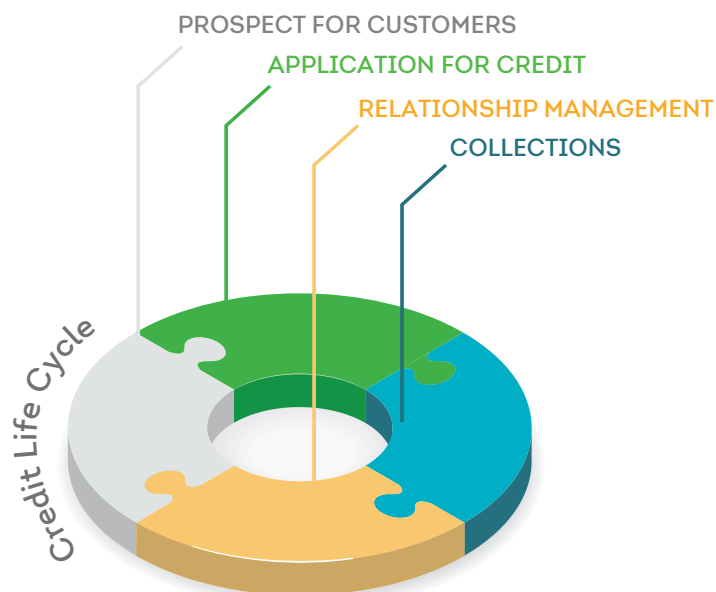
Triggers

Take the right action at the right time

Identify customers based on specific behaviour and act swiftly.

Everybody's competing for the same pool of customers and you need a solid, competitive advantage. Adding to that pressure? You're also tasked with retaining and growing your existing customer base.

Even the best products, processes and value propositions mean nothing— unless you can identify changes in customer behaviour as they happen—allowing you to make key decisions at the right time.

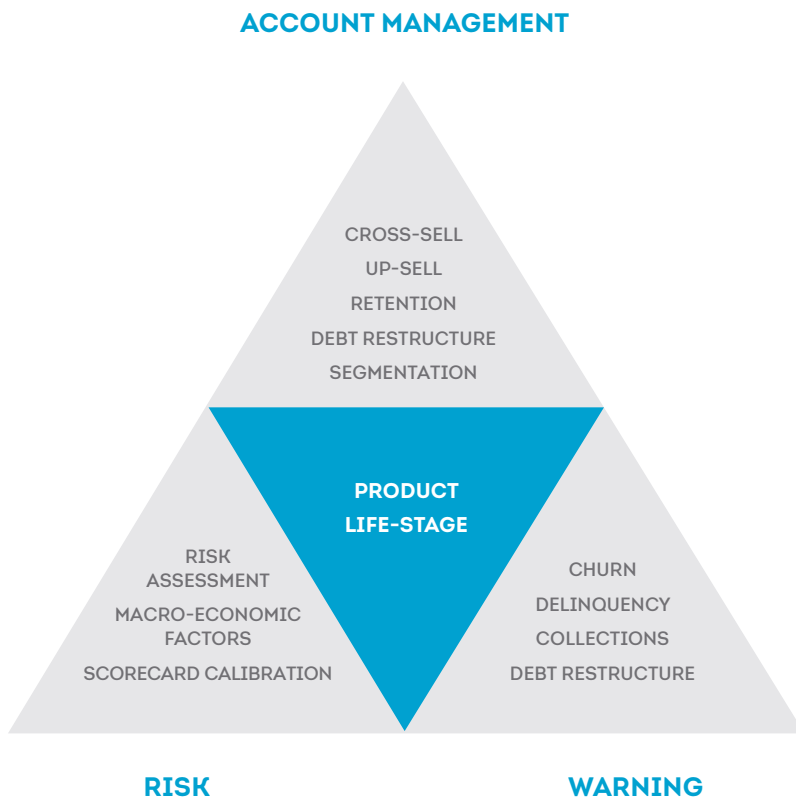


Triggers are a powerful tool that can help you act across various disciplines of the business—acquisition, retention, risk and collections management

Triggers from TransUnion allows you to act on opportunities/ threats as they happen

- Monitor new or existing customers for changes on their credit profile and in their credit behaviour
- When these changes occur, receive an alert that's triggered to notify you
- Use these alerts to quickly respond, capitalising on the opportunity or threat they may present
- Gain the ability to act before your competitors for a powerful advantage

Get the flexibility to focus on areas most critical to your customer lifecycle



VARIOUS TRIGGER ALERTS ARE AVAILABLE INCLUDING:

- Judgments added/updated
- Notices (administration orders, sequestrations, rehabilitations, liquidations) added/updated
- Defaults added/updated
- Enquiries made
- Payment profile account status changes
- Debt Review status changes
- Affordability changes (alert on changes in the value of the consumer's credit instalments)

Positive Reinforcement increases retention

- Enhance cross-selling or restructuring debt by approaching existing customers when their risk scores have shifted and their affordability has improved
- Respond quickly through daily notifications, helping minimise risk and reduce potential losses
- Closely monitor developments with your customers and seize opportunities before your competitors
- Retain your customers by responding to their needs as reflected in changing behaviour, exposure, credit demand and debt levels

Risk Triggers provide early warning

- Manage risk challenges through being aware of negative account performance before it happens
- Track negative changes
- React pro-actively to sudden defaults/judgments/behaviour changes in a customer's credit report/changes in customer affordability
- Keep an eye on falling credit scores so you can identify and manage potential problems before they occur
- Identify candidates for debt restructuring to curb losses and enhance retention

Collections Triggers create efficiency through effective timing

- Helps identify customers who cannot afford repayments, as well as those who cannot even be contacted
- Provides alerts that empower you to react and adjust to behavioural changes
- Highlight positive changes—from improvements in payment behaviour, to indications of an improvement in a customer's circumstances
- Gain the opportunity to re-prioritise collections accounts quickly and focus your resources more efficiently

ADDING VALUE ACROSS THE CREDIT CYCLE:

- Act quickly and decisively—from acquisition and account management to collections
- Learn positive and negative changes in your existing customer base that could signal when critical events are imminent or occurring
- Manage acquisition risk effectively by identifying changes to customer affordability as they happen
- Get more out of your existing base by cross-selling and up-selling to the right customers at the right time
- Protect your existing base from attrition and enhance customer retention—even accounts in Collections
- Pre-empt delinquency by monitoring negative changes in customer behaviour
- Make fast, proactive decisions part of your competitive edge
- Use together with other TransUnion products to build even more effective and holistic solutions to grow and protect your bottom line

Flexible options for monitoring, delivery and customisation

- Choose monthly, weekly or daily (within 24-48 hours) alerts
- Select batch inputs to flag a base of customers quickly and cost-effectively
- Receive batch outputs of alerts
- Continue receiving alerts on any customer or group of customers after the first alert is generated
- Set the monitoring period (minimum one month) and the start and end dates
- Further analyse batch outputs using the full range of TransUnion models, scores and contact details to gain further intelligence from the events and trends
- Implement Triggers alongside risk scores, affordability assessments and other credit information to implement stronger campaigns for acquisition, proactive debt restructuring, collections and account management

FOR MORE INFORMATION ON TRIGGERS PLEASE CONTACT YOUR SALES REPRESENTATIVE:

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