



## CreditVision Variables

Gain deeper insights to make smarter lending decisions

- ✓ **Understand consumer behaviours**  
Analyse detailed credit actions, including spending habits, payment patterns and credit utilisation
- ✓ **Enhance predictive accuracy**  
Utilise advanced algorithms to forecast future credit behaviours and trends
- ✓ **Make informed decisions**  
Leverage enriched data to identify opportunities and mitigate risks effectively

In a hyper-personalised, volatile digital economy, gaining a granular perspective on customer behaviours is critical to sustainable growth. By integrating trended credit data and predictive analytics, you can better understand and respond to key consumer behaviours — giving you an edge over the competition.

With over 145 new attributes and advanced algorithms, TransUnion® CreditVision® Variables help enhance your risk assessment capabilities for more precise lending decisions.

CreditVision Variables can help you with.

- **Customer acquisition**  
Increase approval and booking rates while reducing bad debt with predictive analytics
- **Portfolio management**  
Minimise customer friction with faster decision-making and strengthen relationships with targeted upsell/cross-sell offers
- **Collections**  
Enhance collections efficiencies through detailed consumer insights
- **Market intelligence**  
Gain a competitive advantage by leveraging predictive trended credit data insights



## Utilise CreditVision Variables to enhance product lines

Access detailed reporting highlighting critical consumer trends, enabling quicker and more confident decision-making. With more granular views and holistic perspectives, you can better tailor effective strategies across products, including:



### General

All product insights into consumer credit behaviours for use across the customer lifecycle



### Revolver

Categorises card and retail trades as revolving, transacting or inactive each month and describes related behaviours



### Payment

Identifies payment-based behaviours, ex. payment ratios, excess payments, and prepayment frequency and amounts



### Balance magnitude

Index indicative of direction and recency of balance change over past 24 months



### Spend

Concentration, velocity and seasonal measures of total consumer spend



### Wallet share:

Captures balance shifts indicative of consumer loyalty to tradelines over time

---

## Learn more

About how CreditVision Variables can benefit your business – or schedule a demo.