



Better predict a consumer's ability to pay and strengthen your strategies

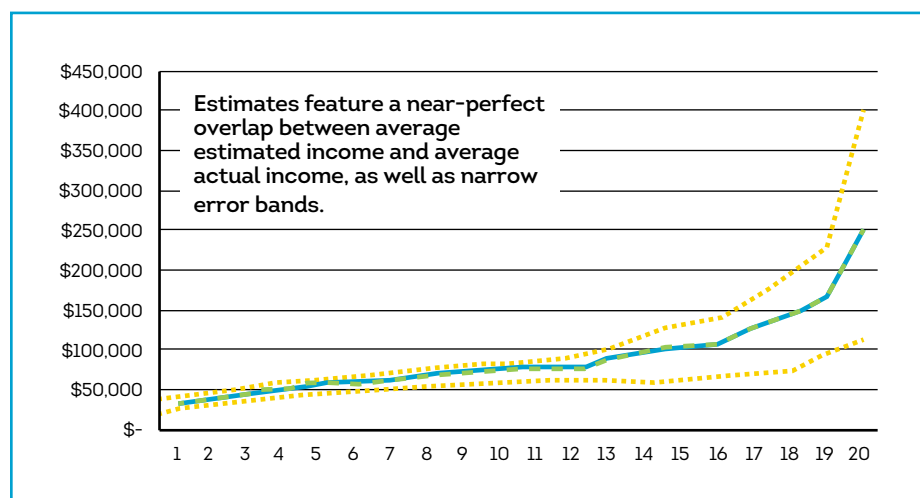
Improve marketing segmentation and understand potential risk at every stage of the customer lifecycle—from acquisition to account management to collections—with our highly advanced new income estimator tool.

This enhanced solution is built on the enriched data and analytics of TransUnion CreditVision[®], featuring monthly spend data and up to 30 months of extended account history. The model was validated using verified Adjusted Gross

Income as reported on the Form 1040 U.S. Individual Income Tax Return (whether filed jointly or separately). The result? A much more accurate view of a consumer's total income.

Get the predictive power you need to make better decisions

Income predicted by CreditVision Income Estimator corresponds very closely with actual joint income.



SCORE BIN

- Predicted income CreditVision Income Estimator
- Actual income
- Actual income +1 SD
- Actual income -1 SD

Based on validation of approximately 300,000 records.

Our model features an extended output range and can be used to accurately estimate joint income from \$0 to \$1 million.

Estimate total income and debt levels with greater accuracy

CreditVision Income Estimator and Debt-to-Income Estimator provide a more predictive and more complete picture of your customers and prospects.

	INCOME ESTIMATOR	DEBT-TO-INCOME ESTIMATOR
	Uses individual-level CreditVision data and estimates Adjusted Gross Income as reported on the Form 1040 U.S. Income Tax Return (whether filing jointly or individually)	Aggregates current debt on the credit file and compares it to monthly estimated income to generate a debt-to-income ratio
Model design	Segmentation scheme consisting of five scorecards based on credit lines, length of experience, historical credit card balances, and recent credit card revolving/transacting behavior	Uses Income Estimator results to calculate monthly income
	Contains predictive elements for different income ranges	Sums total monthly minimum debt payments using credit file data including mortgage, installment and revolving accounts; also includes authorized user debt
Minimum scoring criteria	Have at least one tradeline (account) AND Cannot be flagged as deceased	
Output value and range	0-999, representing the income estimate truncated to the nearest thousands, across 12 income ranges (A-L)	0-999, representing the estimated debt-to-income ratio
Availability	Delivery via: Online, Batch, Online Batch (OLB) As add-on to: Standard Credit Report, Model Report, Collections Prioritization Engine Appended to: Prescreens, Extracts, Portfolio Reviews, Retrospective Analyses	

A broader view of income means deeper insight for you

Our model goes far beyond wages and salaries to capture multiple income sources, including:

- Investment income
- Alimony
- Business income
- IRA distributions
- Pensions and annuities
- Real estate income
- Unemployment compensation
- Social Security benefits

Sample print images for add-on to credit report

MODEL PROFILE

*** CV INCOME ESTIMATOR SCORE +110 H: ***

Represents \$110,000 estimated income, falling in range H-\$100,000-\$124,999.

MODEL PROFILE

*** CREDITVISION DIE SCORE +33 : ***

Represents a 33 percent estimated debt-to-income ratio.

Use CreditVision Income Estimator and Debt-to-Income Estimator across the customer lifecycle

By better understanding income and debt levels, you can match product offers with more qualified prospects, retain customers on more profitable terms and collect more effectively.

Account Acquisition, including:

- Prescreen target marketing
- Cross-sell existing accounts
- Segment offers

Account Management, including:

- Manage credit line increases
- Identify changes and trends within the portfolio and adjust policies accordingly
- Improve risk, loss and delinquency forecasts

Collections, including:

- Prioritize accounts
- Streamline treatment strategies
- Assess debt portfolio market value with greater accuracy

Designed to assist in compliance with key regulations

CreditVision Income Estimator can help you assess a consumer's ability to make required periodic payments. While CreditVision Income Estimator and Debt-to-Income Estimator were developed to help you make more informed decisions in a wide range of scenarios, keep in mind that these solutions are approved only for FCRA-regulated uses with permissible purpose. Adverse action is not permitted.

CARD Act Ability-to-Pay requirements allow for the use of modeled income; consult with your internal compliance team to evaluate this and other uses of the models.

Improve targeting—including at both ends of the income spectrum

The demonstrated predictability of the model allows you to identify the most appropriate consumers for your campaigns, enabling you to better identify potential risk while increasing response rates.

In a sample of income estimates evaluated by TransUnion:

- 76% of consumers placed at \$200,000 or more actually had incomes of at least \$150,000
- 75% of consumers placed at \$100,000 or more actually had incomes of at least \$80,000
- 98% of consumers placed at \$30,000 or less actually had incomes of less than \$40,000