

RISK MANAGEMENT

Navigating rising delinquencies and bankruptcies risks



OVERVIEW

Amid growing global economic uncertainty, financial distress among consumers is on the rise. Hong Kong saw a nine-year high in bankruptcy petitions in 2024, rising **nearly 17%** year on year¹, signalling a need for robust risk management solutions. For credit providers, enhancing risk management and safeguarding their portfolios will become more of a top priority going forward.

TransUnion® Post-POS Monitoring Alert gives lenders a view of applicants' enquiry counts before points of sale, and provides daily monitoring of enquiry counts and credit score fluctuations after points of sale, enabling lenders to make better-informed, data-driven decisions – strengthening their underwriting processes.

BETTER ASSESS LOAN APPLICANTS AND PROTECT YOUR BOTTOM LINE

Monitor consumer activity shifts over time and receive alerts of any unusual inquiries, facilitating smarter decision-making regarding loan approvals.

Early detection

Spot signs of financial distress and even fraudulent activity before approving loan applications.

Configurable monitoring parameters

Set custom monitoring periods and criteria like alert triggers, including unsecured loan inquiries and score changes within specific timeframes.

Hassle-free integration

Seamlessly incorporate monitoring alert tool without additional technology setup.

Effortless access

Download CSV files containing insights of each enquiry, including inquiry information, initial credit insights and post-inquiry credit updates.

¹ <https://www.thestandard.com.hk/breaking-news/fc/2/225276/Bankruptcy-filings-hit-nine-year-high>

PRE-EMPTIVELY MANAGE RISKS

TransUnion Post-POS Monitoring Alert allows lenders to address potential risks before they escalate. With advanced monitoring and actionable insights, credit providers can take a proactive stance in safeguarding their portfolios and improving customer outcomes.

Mitigate risks effectively

Identify unusual activity patterns, such as sudden increases in inquiries or score fluctuations, which may signal financial distress or pre-delinquency. This helps lenders reduce exposure to high-risk accounts and minimise defaults or bankruptcies.

Gain deeper insights

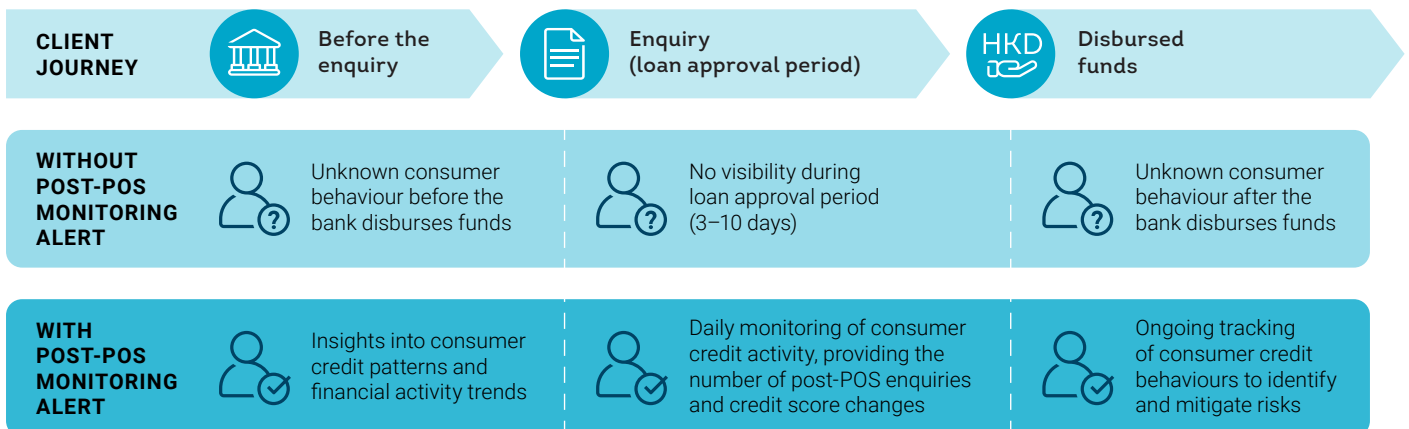
Monitor shifts in consumers' credit activities with daily updates for more accurate analyses of borrower patterns over time. This enables lenders to refine risk models and enhance decision-making.

Increase visibility

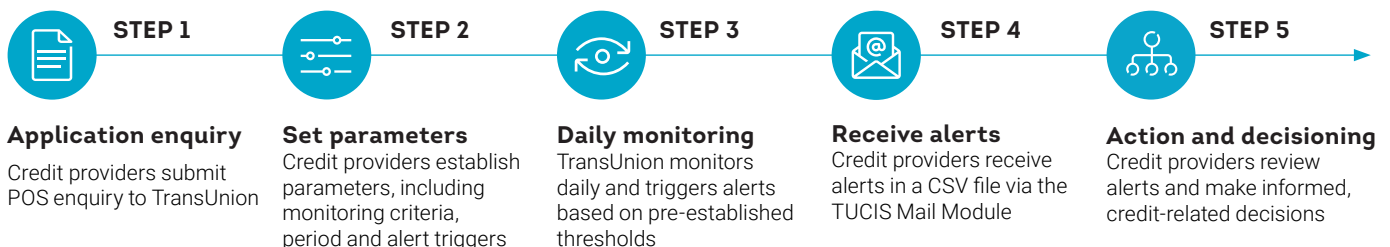
Access robust drawdown profiles to track customer's credit activities up to 14 days prior to and 30 days post loan application, thus improving awareness of potential credit risks.

How Post-POS Monitoring Alert works

Our solution provides enriched visibility into customer behaviours, monitoring their activities before and after loan applications, and delivering alerts based on pre-established thresholds. Subscribers can therefore better assess possible risks and adjust their strategies accordingly.



A simple and efficient process



Interested in understanding how TransUnion Post-POS Monitoring Alert can specifically help your business?

Contact your TransUnion sales representative to learn more.
Visit transunion.hk/credit-scores

