



## DecisionEdge

Better decisions.

More flexibility.

Faster speed to market.

In a constantly changing credit environment your organization must be able to automate, optimize and expand your business processes to generate profitable growth and be more competitive. To achieve this you need the right tools to quickly access new data sources, apply sophisticated analytics and make smarter decisions.

TransUnion DecisionEdge<sup>SM</sup>, our automated risk decision management ecosystem, combines a highly scalable and configurable platform with a powerful suite of solutions you can tailor to your unique business needs.

We've combined decades of best practices and experiences with robust business rules and business-process management tools to deliver solutions that power mission-critical decisions for:



**Reducing  
fraud**



**Acquiring new  
customers**

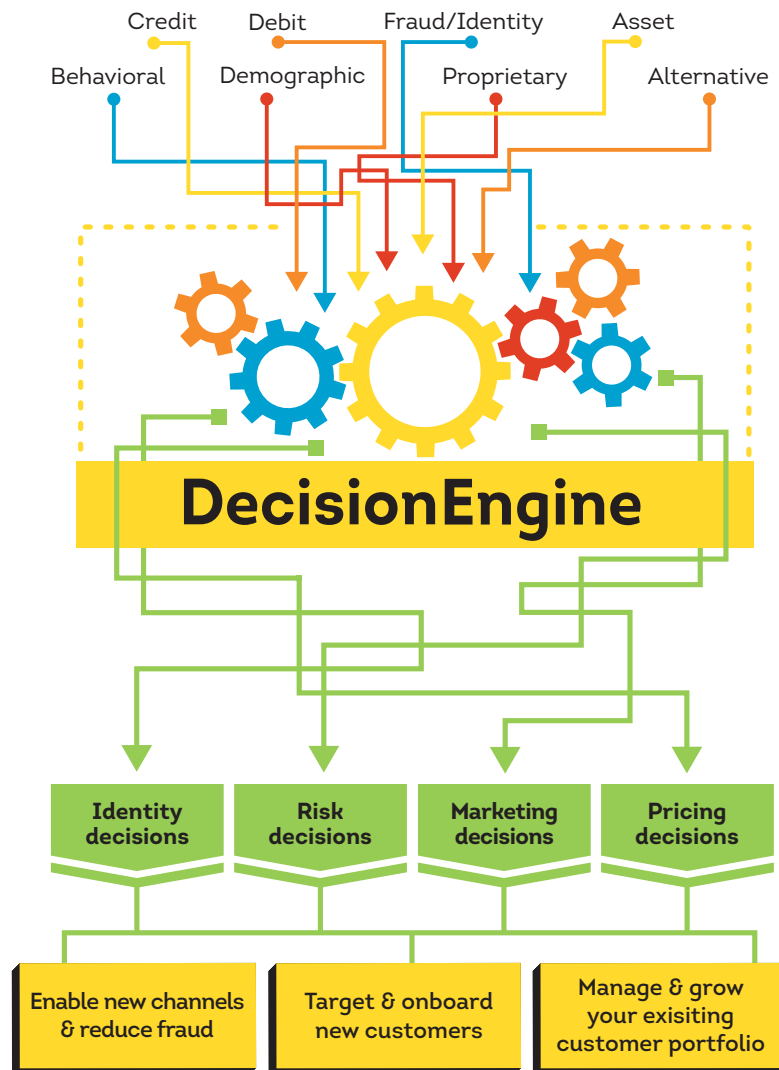


**Growing existing  
customer portfolios**

**The result:** A solution that puts control in the hands of your business by accelerating growth and driving healthier bottom lines.

## How DecisionEdge works

Simply put, DecisionEdge takes data, applies sophisticated business rules and delivers decisions that drive your credit business.



### DecisionEdge allows you to:

- **Integrate** any variety and combination of data sources
- **Transform** data into useable components and insights that can be leveraged to feed decision rules
- **Manage** credit (commercial and consumer) decision processes without the need to engage IT
- **Configure** any number and combination of decision rules—segment by customer, account, geography, product, access channel, etc.
- **Make, test and deploy** changes to business rules—within hours or even minutes
- **Deliver** decisions quickly—processing both real-time and batch transactions through a highly responsive and scalable architecture
- **Enable** improved operational processes through robust queue and workflow management tools
- **Understand** key performance indicators and assess overall solution performance and effectiveness
- **Encourage** collaboration through a truly global platform that inherently supports parallel development and multiple time zones, languages and currencies

## Solutions beyond software

In addition to the DecisionEdge engine and toolset, TransUnion offers a suite of integrated, configurable solutions tailored to solving specific problems across the customer lifecycle. The result? You get the power of our platform, the benefit of our intellectual property and the flexibility to make it your own.



### Identity Manager

Reduce fraud while creating great customer experiences, expanding into digital channels with confidence and reducing costly manual reviews.



### Acquisition Manager

Acquire and onboard new customers with ease; ensuring that you deliver the best decisions across multiple channels.

## DecisionEdge in action—an example:

### The problem

A large retailer was looking to increase acquisitions in order to grow revenue. Without cost-effective, easy access to transportation, traveling into the city (often on multiple occasions) to apply for and finalize a credit application was not feasible for the target market they were pursuing.

### The solution



### The results

- 16x reduction in cost per approved account
- 50% increase in new account acquisition volume
- Fulfillment started in minutes rather than days leading to reduced customer abandonment

## LEARN MORE

To find out how DecisionEdge can empower your business, contact your TransUnion representative.