

TransUnion[®] Market Insights and Intelligence Dashboard

To better understand and benchmark your performance in the market, your organisation needs immediate access to reliable intelligence.

In today's fast-moving world, a cost-effective, efficient self-service solution with timely data can help you act quickly and make confident decisions that help grow your business safely.

TransUnion[®] Market Insights and Intelligence Dashboard enables you to:

- Compare performance and identify market trends via user-friendly, visual dashboards
- Build relevant and reliable insights for each line of business with distinct modules for consumer loans and credit cards
- Quickly access the full depersonalised credit file with vintages up to two years
- Easily export charts and analysis tables to PowerPoint for presentations and pitches



Turn raw information into business intelligence

Each time lenders want to tap into, analyse and refine this data, they're faced with a manually intensive, costly process usually involving multiple people from across the organisation, as well as external data suppliers.



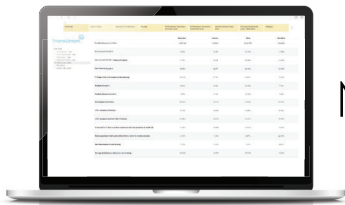
Benchmarking

- **Compare on-us and off-us performance**, and deeper market segment analyses (banks vs. non-banks) across numerous key performance indicators
- **Understand your market share and share of wallet**, and identify opportunities for market expansion
- **Benchmark performance over time** to evaluate the effectiveness of strategy adjustments



Vintage Analysis

- **Monitor underwriting policy**: Identify early delinquency trends to adjust application score cards and underwriting strategy to ensure you acquire accounts with acceptable risk
- **Forecast losses**: Interpret vintage curves to better forecast or more closely manage loan loss reserves
- **Calculate loan profitability**: Use vintage performance data as input to determine loan profitability – which is needed for defining loan amount and pricing guidelines



Market Insights

- **Explore origination trends**: Gain better visibility into origination trends by credit tier and insights into average loan or line amounts
- **Identify fast-growing segments**: See growth by credit tier to understand how credit is being used and where you're likely to face competition
- **Recognise changes in credit quality**: View changes in delinquency rates to measure your own performance, or evaluate rising or falling delinquencies

INSIGHTS

- Inform your lending and marketing strategies with better insight into credit-active consumers
- Gain market intelligence regarding portfolio performance, account origination activity and share of wallet
- Use competitive insight into balances, originations and performance benchmarks to get ahead
- Manage risk more effectively by evaluating underwriting criteria and delinquency rates
- Stay apprised of key trends for your line of business, customer segments and portfolio vintages

LEARN MORE

For more information on TransUnion® Market Insights and Intelligence Dashboard, contact your sales representative or visit:

transunion.hk/market-insights