

**ADVANCED ANALYTICS CONSULTING**

TruIQ Custom Models

OVERVIEW

Leverage TransUnion's expertise to build powerful, custom machine learning (ML) models, and maximize prediction accuracy with data-rich solutions tailored to your portfolio and business objectives. TransUnion's Advanced Analytics Consulting team of analytics professionals and data scientists offers in-depth industry and technical knowledge, plus extensive experience with a variety of data sources.

WITH TRUIQ™ CUSTOM MODELS, YOUR TEAM OF TRANSUNION EXPERTS CAN HELP YOU:**Get a well-rounded view of your consumers**

Leverage evolving, complex data sources and the ability to draw meaningful consumer insights from them with TransUnion's technical and industry-domain expertise

Drive revenue without adding risk

Expand your portfolio with higher-performing custom models, or validate existing models to help mitigate risk, improve approval rates and more

Keep pace with data science innovation and regulations

Benefit from TransUnion's team who stays at the forefront of applied data science and collaborates with academic institutions across the world to assess, refine and adopt the latest analytic methods

Employ best-in-class ML tools

Get a broad spectrum of modeling services from decision trees and regression models to advanced, explainable ML methods that meet your business and compliance requirements

Apply models to a wide range of use cases

Leverage TransUnion's experience providing solutions to a wide range of industries for distinct use cases like credit risk, collections optimization, new account fraud, bust-out fraud, prospect response and conversion optimization

Mine and integrate rich data assets

Take a more holistic approach to problem solving by leveraging TransUnion's expertise with global data repositories and research on emerging data sources

KEY FEATURES:

Rapid model development and deployment capability

Leverage TransUnion's Advanced Analytics consulting team's streamlined process to more quickly develop and deploy models that help reduce cycle times for model updates from months to days

FCRA Governed Model Development

Build both credit and alternative data-based (FCRA governed) custom models using thousands of attributes derived from TransUnion and third-party data, including central file, application and deal, dialer history and collector's notes

Non-FCRA Governed Model Development

Develop alternative data-based (non-FCRA governed) custom models in days using archived data, predictive analytics and robust, configurable datasets with nearly 3,000 attributes from 40+ sources, including aggregated (zip9) credit tradelines, census data, public records, household demographic, etc.

We believe teamwork is the key to success

At TransUnion, our philosophy is to engage with our customers collaboratively. We're committed to becoming an extension of your analytics team to create impactful solutions that empower your business and unveil new opportunities.

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To learn more about TruIQ Custom Models, contact your TransUnion representative or visit:

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