



TransUnion®



TransUnion Risk Score

Make smarter, more strategic decisions about applicants and customers.

Better identify different levels of risk with the unique advantages of the TransUnion Risk Score. Our score has been tuned for regional differences that are factors in credit behaviour. It is based on a 12-month performance period, making it a stronger model than other scores which employ a 24-month period. In addition, you will find that our score is more cost-effective than comparable scores available.

Make more accurate risk appraisals at the local level

Credit behaviour is correlated with socio-economic factors, which may differ regionally. The TransUnion Risk Score—unlike other scores for Canada—has been developed to better predict risk in these four key markets:

- Calgary
- Montreal
- Toronto
- Vancouver

Make the most of our Risk Score with comprehensive support

With TransUnion, you can count on our consultative approach and a suite of complementary services, including:

- Score cut-off and scaling for streamlined implementation
- Annual portfolio validation
- Access to supporting test and validation data to ensure the performance of our model

Take advantage of the TransUnion Risk Score throughout the customer lifecycle

You can use our score in these and other ways:

- Benchmarking
- Customer management
- Collections

Achieve more with TransUnion

As a global leader, TransUnion brings together data, technology and an in-depth understanding of your challenges to create advantages for businesses, consumers and communities. This powerful combination of information and insight will help you make better decisions, improve efficiency and identify opportunities at every stage of your customer lifecycle—from acquiring customers to strengthening and expanding your relationships with them.

To learn more about how you can use the regional scorecards of the Risk Score to make more informed decisions about customers and prospects, please contact your local representative.