



News Release

TransUnion Enhances Express Portfolio Review Solution with New Scores and Credit Attributes

CHICAGO, Nov. 12 /PRNewswire/ -- In its continuing effort to meet the changing needs of mid-tier financial institutions, TransUnion today released its newly enhanced Express Portfolio Review solution. Already an industry leader in self-service portfolio reviews, TransUnion now offers users of Express Portfolio Review a choice of 17 scores and more than 200 credit attributes. In addition, TransUnion has increased capacity for this application to 300,000 records per job while continuing to return results within 48 hours. Together, these enhancements provide businesses with more information to improve risk management.

"TransUnion's Express Portfolio Review now offers financial institutions of every size access to a full spectrum of credit scores and attributes needed to control risk in today's economy," said Steve Sassaman, executive vice president in TransUnion's financial services group. "Whether evaluating credit limits on open-ended credit lines or prioritizing collections, TransUnion's clients now have a secure tool that enables them to quickly obtain the most up-to-date credit data on their customers by using the Internet and a spreadsheet."

The newly enhanced Express Portfolio Review is easily accessed via the Web-based TransUnion Direct platform (<https://direct.transunion.com>). Through the platform, customers may choose from 17 scores, including three TransUnion Risk Scores, VantageScore(SM), six FICO® scores including Classic 08, Classic 04 and Classic 98, five TransUnion Collection Recovery Models and TransUnion Income Estimator and Debt-to-Income Estimator.

TransUnion Express Portfolio Review now also offers more than 200 credit attributes to supplement its expanded offering of risk scores. When used in combination with risk scores, TransUnion's credit attributes allow risk managers to further segment their portfolios. These attributes are pre-configured into packages designed to meet specific needs, including credit card, mortgage and collections. Express Portfolio Review users can also create their own custom attributes packages. "The solution gives TransUnion's self-service customers the largest number of pre-configured attribute packages and the greatest ability to append scores and attributes in the industry," added Sassaman.



TransUnion Direct has also introduced a real-time file validation feature that will automatically check for input file formatting errors and allow for corrections before processing begins. The maximum input file has increased to 300,000 subjects, and processing is completed within 48 hours. The output is provided in a standard comma separated file, which can then be uploaded into a spreadsheet, database or other financial institution system.

"If a financial institution needs to quickly obtain current credit data for risk management, collections or portfolio valuation," said Sassaman, "then Express Portfolio Review is the only solution in the market with this combination of available data, ease of use and processing speed."

More information about Express Portfolio Review may be found at www.transunion.com/business or by contacting Mike Jones of TransUnion's financial services group at mjones@transunion.com.

About TransUnion

As a global leader in credit and information management, TransUnion creates advantages for millions of people around the world by gathering, analyzing and delivering information. For businesses, TransUnion helps improve efficiency, manage risk, reduce costs and increase revenue by delivering comprehensive data and advanced analytics and decisioning. For consumers, TransUnion provides the tools, resources and education to help manage their credit health and achieve their financial goals. Through these and other efforts, TransUnion is working to build stronger economies worldwide. Founded in 1968 and headquartered in Chicago, TransUnion has employees in more than 25 countries on five continents. www.transunion.com/business

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