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TransUnion Enhances Collections, Credit and Identity Risk Offerings with ID Analytics' Suite of Services

ID Analytics' scores offer alternative data sources and advanced analytics to fine tune decision making

CHICAGO and SAN DIEGO, Oct. 5 /PRNewswire/ -- TransUnion and [ID Analytics](#), the leader in on-demand identity intelligence, today announced TransUnion will include ID Analytics' collections, credit, and identity risk solutions in TransUnion's portfolio of service offerings. ID Analytics' scores provide TransUnion customers with unique, real-time insight into consumers' fraud risk and creditworthiness across the entire lifecycle including origination, portfolio management and collections. The two companies are jointly delivering a suite of solutions that reduce credit losses, improve collection efforts, and reduce costs associated with fraudulent transactions.

"Using ID Analytics' solutions, TransUnion customers have access to alternative sources of data that offer a unique perspective of consumer behavior and risk assessment," said Steve Sassaman, executive vice president of TransUnion's financial services group. "When used in conjunction with TransUnion scores, these solutions can help reduce companies' risk exposure by providing additional insight into consumers' stability - a measurement of the use of their credit and identity information."

ID Analytics' scores leverage the [ID Network®](#), the nation's only real-time, cross-industry compilation of identity information. The ID Network includes data from over one billion consumer transactions and more than two million confirmed identity frauds. Using this unique network of identity information has proven highly valuable for ID Analytics' customers, including leading financial institutions, retailers, healthcare companies, auto and mortgage lenders, telecommunications services, and government agencies.

"Through our relationship with TransUnion, ID Analytics is now able to offer customers direct access to our solutions through a seamless integration with the TransUnion platform," said Bruce Hansen, chief executive officer for ID Analytics. "A broader range of organizations can leverage the information within the ID Network with very little investment in integration."



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Leveraging ID Analytics, TransUnion will broaden its product portfolio in these key areas:

Collections: With the addition of ID Analytics' collections scores, TransUnion now offers a complete range of services that address the entire collections lifecycle. The early stage ID Analytics® Collections Optics™ score enables credit grantors to identify self-curing and never-curing accounts, allowing them to focus their collections resources on applying appropriate treatments to the balance of accounts. The late stage score focuses collectors' efforts on accounts that will likely repay a higher percentage of the outstanding account balance.

Credit: TransUnion customers can augment their credit reports and credit qualification processes with ID Analytics' supplemental credit score: ID Analytics® Credit Optics™. The supplemental credit score helps lenders build effective swap-in/swap-out strategies using an alternative view of consumer behavior. In addition, ID Analytics Credit Optics is able to score 100% of applicants--including thin files, no hits and the underbanked. This enables TransUnion customers to accurately uncover consumers who are creditworthy, but lack a credit history.

Identity Risk: ID Analytics' market leading identity score, ID Score®, is trusted by leading financial institutions, retailers, government agencies, and auto and mortgage lenders to identify potentially fraudulent transactions. ID Score answers two basic questions: are you who you say you are? And, what is the risk of doing business with you?

The solutions are currently offered in one of four ways: as an add-on to a TransUnion credit report, an add-on to Collection Prioritization Engine, as a stand-alone report from TransUnion or through prescreen and portfolio review reports sent directly from ID Analytics. ID Analytics' solutions are also available to TransUnion Direct self-service customers.

For more information about TransUnion products and services, visit www.transunion.com/business. For more information about ID Analytics, visit www.idanalytics.com.



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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

About ID Analytics, Inc.

ID Analytics, the leader in on-demand identity intelligence, protects both organizations and consumers by providing unprecedented visibility into fraud risk and credit potential. Building on the success of its industry-standard ID Score®, ID Analytics has pioneered a new generation of risk management solutions by combining the ID Network®- the nation's only real-time, cross-industry compilation of identity information; Personal Topology™- patented technology to dynamically interpret an individual's identity characteristics and their connectedness to others; and proprietary Advanced AnalyticsSM. Leading telecommunications, financial services, retailing, utility, ecommerce, and healthcare companies, as well as key government agencies, trust ID Analytics to protect their customers, drive new revenue, reduce financial losses, and comply with federal regulations. ID Analytics is based in San Diego, CA.

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