



RBAP & TransUnion Partnership

We're not just a credit bureau. We're an information company



Information for Good

27 Million
accounts

100++
members

96% data
quality standard

24 months
payment history

- Multi industry members – commercial, universal banks, thrift banks, utilities, auto, fintech
- Endorsed by CTB in 2014, and the first Special Accessing Entity (SAE) accredited by CIC
 - **Free** 1000 CIC Credit Report Pulls
- Set-up fee and membership has been subsidized by RBAP



Started with
5 shareholder banks

100++ Members





TransUnion Philippines

Bureau Data Walk-through

Wealth of data coming from various institutions

Enquiries



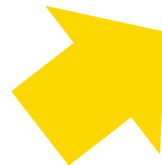
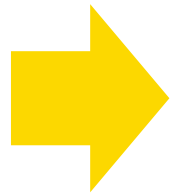
Enquiry A



Enquiry B



Enquiry C



TransUnion Database



Comprehensive Credit information

Contribution File



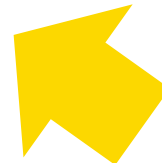
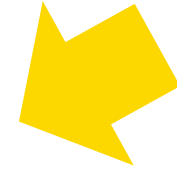
Bank



Fintech



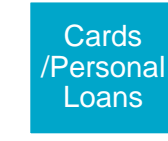
Utility



Auto Loans



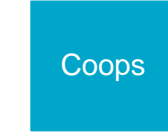
Housing Loans



Cards /Personal Loans



Two Wheelers



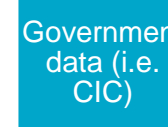
Coops



Payment Information



Remittance Information



Government data (i.e. CIC)



Data Expansion Strategy

Credit Report





Demographic Information

Information for Integrated Identification Capabilities



INPUT: ARNIEL, DEE, QUE, MARIA D, CRUZ, 12-APR-1970, MALE, 001002003, TIN, 6323242526, 75 P DOMINGO ST CARMONA MAKATI CITY MANILA 12, BB001, 9088888888

PERSONAL INFORMATION

NAME:	ARNIEL, DEE, QUE		
MOTHER'S MAIDEN FULL NAME:	MARIA D CRUZ	NATIONALITY/CITIZENSHIP:	PHL
CIVIL STATUS:	MARRIED	NUMBER OF DEPENDANTS:	2
DATE OF BIRTH:	12-APR-1970	HOME OWNERSHIP:	RENTED
GENDER:	MALE	CAR OWNERSHIP:	M

ID INFORMATION

TAX ID:	001002003004	SSS NUMBER:	2222334455
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Capability to Waive Address Verification



INPUT: ARNIEL, DEE, QUE, MARIA D, CRUZ, 12-APR-1970, MALE, 001002003, TIN, 6323242526, 75 P DOMINGO ST CARMONA MAKATI CITY MANILA 12, BB001, 9088888888

ALIAS NAME INFORMATION

Additional name information associated with the consumer.

NAME: RAY NICOLAS QUE
 MOTHER'S MAIDEN FULL NAME:

Date when information was first contributed or reported to TU

Date when information was last contributed or reported to TU

ADDRESS INFORMATION

Display max. 4 addresses latest updated to TU database

ADDRESS:	ZIP CODE:	TYPE:	REPORTED VIA ACCOUNT:	FILE SINCE DATE:	LAST REPORTED
75 P, DOMINGO ST, CARMONA MAKATI CITY, MANILA	1207	RESIDENTIAL	N	01-FEB-09	01-JUN-10
7114 KUNDIMAN STREET SAMPALOC, MANILA	1008	OFFICE, BILLING	Y	01-FEB-09	01-FEB-09
744 GENERAL LUNA STREET MANILA		OFFICE	N	01-APR-08	01-FEB-09

N = detail not contributed by other members, reported via enquiry
 Y = detail contributed by other members



Capability to Waive Phone Verification

INPUT: ARNIEL, DEE, QUE, MARIA D, CRUZ, 12-APR-1970, MALE, 001002003, TIN, 6323242526, 75 P DOMINGO ST CARMONA MAKATI CITY MANILA 12, BB001, 9088888888

CONTACT INFORMATION

Display max. 6 contact numbers latest updated to TU database

COUNTRY CODE:

AREA CODE:

CONTACT NUMBER:

63

2

3242526*

63

2

8765432

EXT/CALL:

TYPE:

RESIDENTIAL

CONTACT

REPORTED VIA ACCOUNT:

FILE SINCE DATE:

LAST REPORTED DATE:

Y

20-APR-10

17-JUN-10

N

06-MAY-09

06-MAY-09

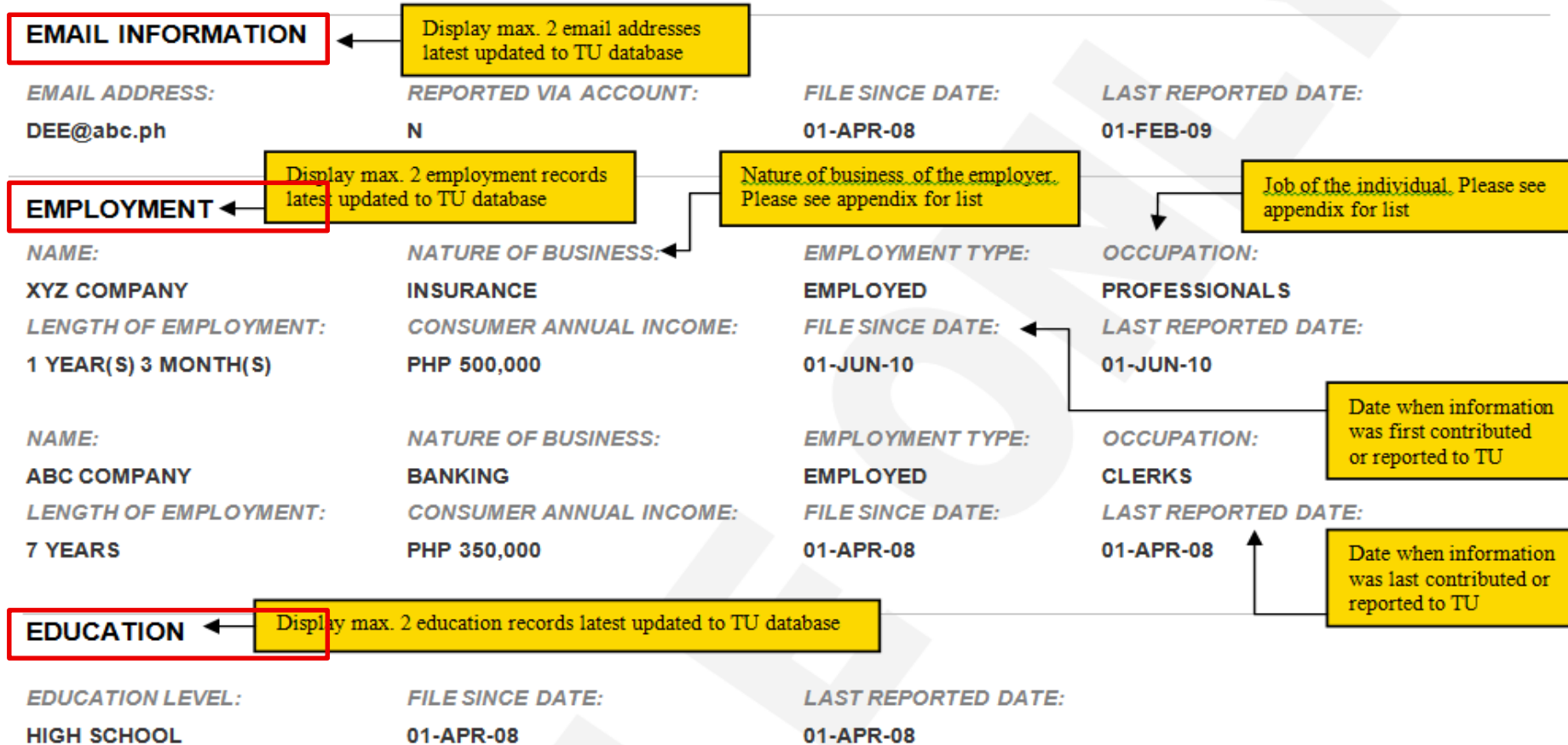
R = Residential
O = Office
M = Mobile
C = Correspondence/Contact
U = Unknown

* - CONTACT NUMBER CONTRIBUTED BY MORE THAN ONE MEMBER



Additional information for Added Personal Verification

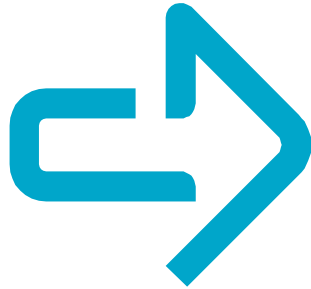
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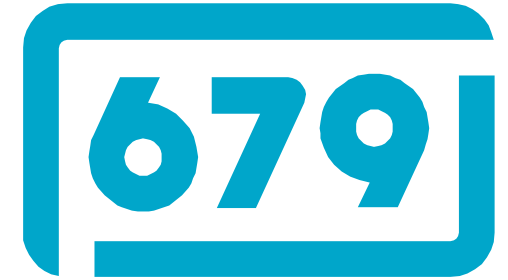
Score Segment

Quick reference to an applicant's credit risk thru the bureau score



Demographics

Credit Information



Bureau Database

Population

Risk Score

GENERIC RISK SCORE

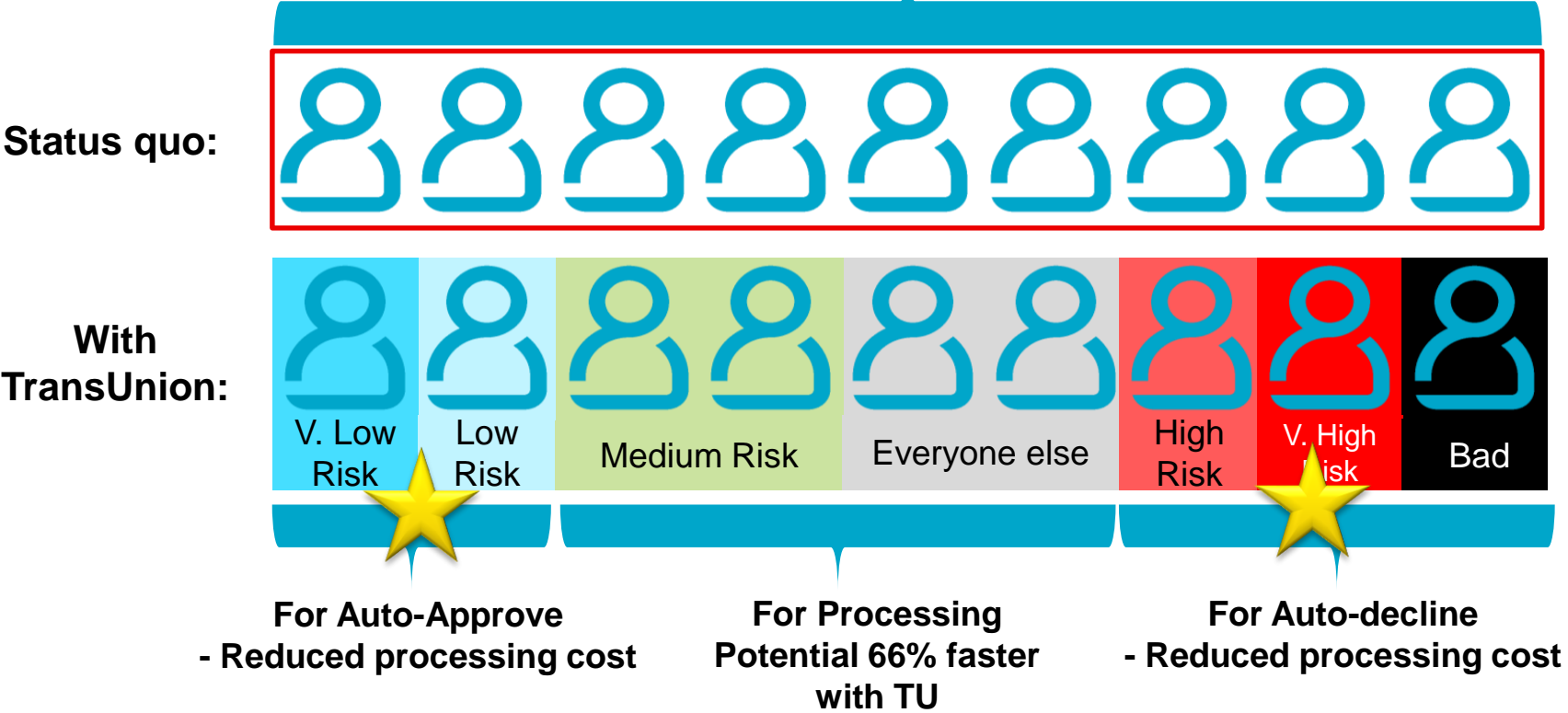
Score:	839	Segment:	5
Predicted Probability:	0.00009	Risk Grade:	BB

Score Performance: **Gini = 86.76%**

Risk Grade	Score Range	Descriptions	Bad Rate
AA	840 – 900	Very Low Risk	0.79%
BB	830 – 839	Low Risk	0.99%
CC	810 – 829		1.57%
DD	790 – 809	Medium Risk	3.10%
EE	770 – 789		6.02%
FF	750 – 769		11.35%
GG	730 – 749		20.38%
HH	700 – 729	High Risk	33.03%
II	640 – 699		73.78%
JJ	300 – 640	Very High Risk	90%

Minimum 66% faster processing TAT

100% Full processing is done





Account Segment

Credit Mix and Exposure

SUMMARY

Gives an overview of the report contents and summarize the number of accounts by nature.

OPEN ACCOUNT:	004
CLOSED ACCOUNT:	002

ALIAS NAME:	001
PREVIOUS ENQUIRY:	007

INDIVIDUAL CREDIT EXPOSURE

All accounts except those in account status PA, WS, WF and CR are summed up in this section. Accounts with status W, BC, BF, BL and CV are excluded from Total Credit Limit, Total Loan Amount and Total Installment Amount.

REVOLVING CREDITS

TOTAL ACCOUNTS:	2
TOTAL CREDIT LIMIT:	★ PHP 200,000
TOTAL USED CREDIT LIMIT:	★ PHP 137,000
TOTAL PAST DUE AMOUNT:	PHP 125,000

Revolving Credits or all credit card accounts

TERMS & OTHER CREDITS

TOTAL ACCOUNTS:	2
TOTAL LOAN AMOUNT:	PHP 330,000
TOTAL CURRENT BALANCE:	PHP 159,000
TOTAL INSTALLMENT AMOUNT:	★ PHP 14,050
TOTAL PAST DUE AMOUNT:	PHP 0

Terms & Other Credits including all salary or personal loans, utilities, housing & auto loans



Individual Account Details for In-depth Credit Insight

OPEN ACCOUNTS

Account Number and Card Number will be displayed if the enquirer is the account owner.

<p>TRANSUNION BANK</p> <p>ACCOUNT NUMBER: 1234567891111111</p> <p>CARD NUMBER: 147714 7714 771477</p>	<p>DATES</p> <p>OPENED DATE: 10-FEB-08</p> <p>REPORTED DATE: 30-APR-10</p>	<p>AMOUNTS</p> <p>OUTSTANDING BALANCE: PHP 7,000</p> <p>INTEREST BALANCE: PHP 0</p>
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Card issuance date or when loan was disbursed.

First-six digits of credit card number → 123456 → Last-four digits of credit card number → 7714 → Dummy numbers → 771477

<p>ACCOUNT STATUS: A</p> <p>ACCOUNT TYPE: 1100</p> <p>A/C HOLDER TYPES: PRINCIPAL BORROWER</p> <p>CONSUMER/COMMERCIAL: CONSUMER</p>	<p>CLOSED DATE:</p> <p>LAST UPDATED DATE: 30-APR-10</p>	<p>UNBILLED BALANCE: PHP 2,000</p> <p>CASH ADVANCE BALANCE: PHP 3,000</p> <p>PAST DUE AMOUNT: PHP 0</p> <p>PAYMENT AMOUNT: PHP 10,000</p>
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A=Active. Please see appendix for list.



Detailed Account Info for in-depth Customer Insight

BANK		DATES		AMOUNTS							
ACCOUNT NUMBER:		OPENED DATE:	08-APR-10	OUTSTANDING BALANCE:	PHP 25,000						
CARD NUMBER:		REPORTED DATE:	25-JAN-13	INTEREST BALANCE:	PHP 1,500						
ACCOUNT STATUS:	A	CLOSED DATE:		UNBILLED BALANCE:	PHP 0						
ACCOUNT TYPE:	1200	LAST UPDATED DATE:	05-FEB-13	CASH ADVANCE BALANCE:	PHP 0						
A/C HOLDER TYPES:	PRINCIPAL BORROWER			PAST DUE AMOUNT:	PHP 0						
CONSUMER/COMMERCIAL:	CONSUMER			PAYMENT AMOUNT:	PHP 7,500						
MISC		MAXIMUM PAST DUE AMOUNT DATE:									
MAXIMUM PAST DUE AMOUNT:		MAXIMUM DAYS PAST DUE DATE:									
MAXIMUM DAYS PAST DUE:		PARTIAL PAYMENT:	Yes								
LEGAL ACTION:	No	DISPUTE:	No								
FRESH CASH ADVANCE:	No										
TWO-YEAR PAYMENT HISTORY											
000	000	000	000	000	000	000	000	000	000	000	000
01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12	02-12
000	000	000	000	000	000	000	000	000	000	000	000
01-12	12-11	11-11	10-11	09-11	08-11	07-11	06-11	05-11	04-11	03-11	02-11

An "Active" external account with no delinquency in the last 24 months

Potential Action: Classify as a Low Risk Customer



Previous Enquiry



View List Details of Bureau Enquiries on the Applicant

PREVIOUS ENQUIRY INFORMATION

All credit checks, regardless of the enquiry purpose, conducted by TU members during a maximum of the past two years will be displayed in this section.

MEMBER SHORT NAME PURPOSE	DATE	ENQUIRY ACCOUNT TYPE	ENQUIRY AMOUNT	ENQUIRY
BANK	06-FEB-12	SECURED PERSONAL LOAN	PHP 300,000	REVIEW
BANK	31-MAR-10	RESTRUCTURED FACILITY	PHP 100,000	REVIEW
TRANSUNION BANK	01-FEB-10	CREDIT CARD	PHP 40,000	REVIEW
TRANSUNION BANK	01-DEC-09	CREDIT CARD	PHP 30,000	REVIEW
BANK	15-NOV-09	CREDIT CARD	0	NEW APPLICATION
BANK	28-OCT-09	CREDIT CARD	0	NEW APPLICATION
BANK	08-OCT-09	CREDIT CARD	0	NEW APPLICATION



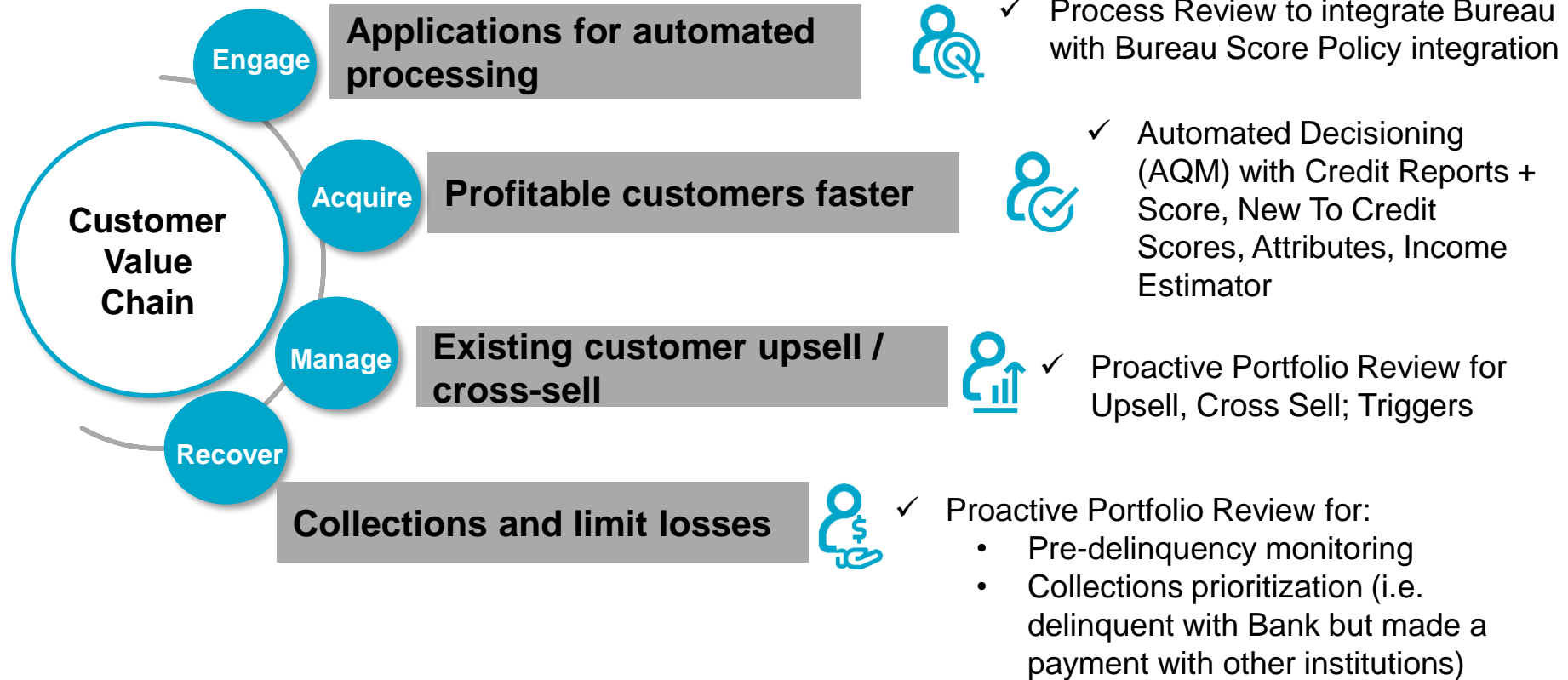
Member Benefits - Acquisition

Return on Investment by a Member is at minimum 95%



	Before Bureau Score	After Bureau Score
★ Approval Rate	50%	Min. 60% (up 20%)
★ Booking Rate	25%	Min. 40% (up 60%)
★ Processing Cost	Standard processing for all	Reduce resource cost by 20%
★ Turnaround Time	Standard TAT for all	Decrease TAT by 66% (through Decision Automation)
★ Processing Requirements	Document follow up & verification on almost 100% through the door applications	Document follow up & verification on only score passed population. (reducing OPEX spend)

TU Engagement





Project Roadmap

CIC Engagement

2 in 1 access, wherein rural banks can just use 1 API connection to connect to both TU and CIC

Free 1000 CIC Credit Report Pulls

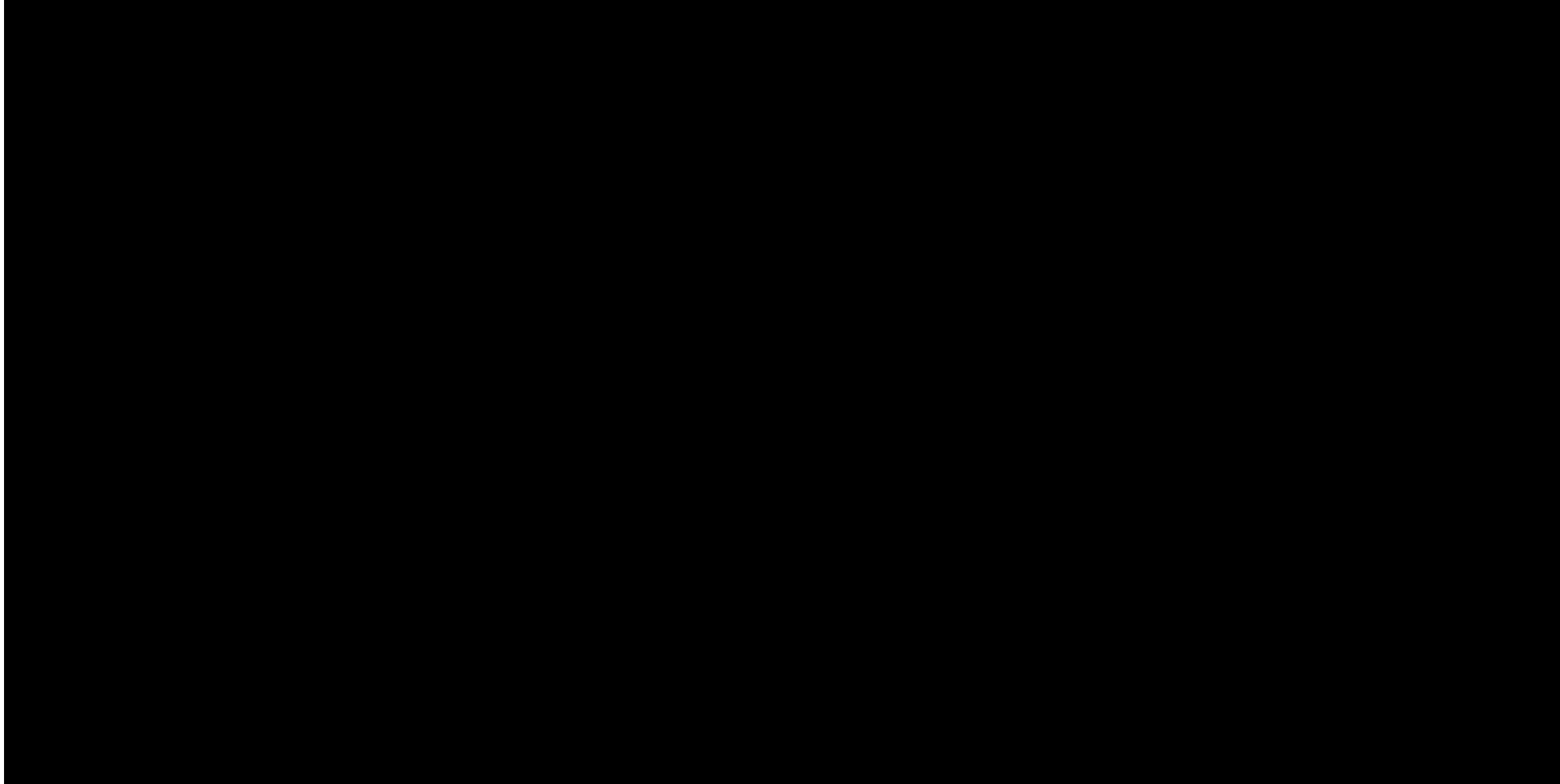
TU and CIC Merge Credit Report

TU Products and Services

Create a digital platform that is accessible for all rural banks

Universal Score which also utilizes alternative score providers like telco

Credit Vision Risk Score





TransUnion Point of Contact

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