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Fiserv Enhances Decisioning for Auto Applicants With TransUnion

Automotive loan origination integration with CreditVision Link adds trended and alternative data to credit score

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today a partnership with [TransUnion](#) to improve price, decision accuracy and expand the customer base within the automotive lending space. Integrating [Automotive Loan Origination System](#) from Fiserv with CreditVision® LinkSM from TransUnion will help increase precision of scoring and risk modeling.

By including additional data points to evaluate credit applications, lenders can better identify high-risk and high-opportunity consumers, including emerging credit populations often overlooked or denied by lenders due to insufficient data in traditional credit files.

“Understanding the customer is critical not only to making informed business decisions, but to also build and nurture customer relationships and loyalty over time,” said Steve Chaouki, executive vice president and head of TransUnion’s financial services business unit. “Our integration of CreditVision Link trended and alternative data sources into Automotive Loan Origination System enables lenders to score approximately 95 percent of the U.S. adult population.”

CreditVision Link leverages new alternative data sources to its risk scoring analysis, including address stability, checking account history, microloans/ alternative lending and property ownership. Fiserv has implemented a select number of trended and alternative data scores, which include up to 30 months of historical information on each loan with actual payment history and amount borrowed over time. There are currently 60 million underserved consumers who potentially can now be scored, as well as expanding the “super prime” customer base by 23 million.

“The most successful auto lenders prioritize the needs of their customers while managing risk exposure,” said Shaimaa Elk, Chief Information Officer, Lending Solutions, Fiserv. “The partnership between Fiserv and TransUnion enables lenders to provide borrower-focused customer service and better optimize profitability, cost reductions, and efficiencies.”

In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today — financial services at the speed of life. Learn more at [fiserv.com](#).

Additional Resources:

- Auto Loan Origination System – <https://www.fiserv.com/processing-services/lending-solutions/loanlaunch-enterprise.aspx>
- CreditVision – <https://www.transunion.com/product/creditvision>

About TransUnion (NYSE:TRU)

Information is a powerful thing. At TransUnion, we realize that. We are dedicated to finding innovative ways information can be used to help individuals make better and smarter decisions. We help uncover unique stories, trends and insights behind each data point, using historical information as well as alternative data sources. This allows a variety of markets and businesses to better manage risk and consumers to better manage their credit, personal information and identity. Today, TransUnion has a global presence in more than 30 countries and a leading presence in several international markets across North America, Africa, Latin America and Asia. Through the power of information, TransUnion is working to build stronger economies and families and safer communities worldwide.

We call this *Information for Good*. <http://www.transunion.com/business>

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients worldwide to create and deliver financial services experiences that are in step with the way people live and work today. For more than 30 years, Fiserv has been a trusted leader in financial services technology, helping clients achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Fiserv is a member of the FORTUNE® 500 and has been named among the FORTUNE Magazine World's Most Admired Companies® for four consecutive years, ranking first in its category for innovation in 2016 and 2017. For more information, visit fiserv.com.

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