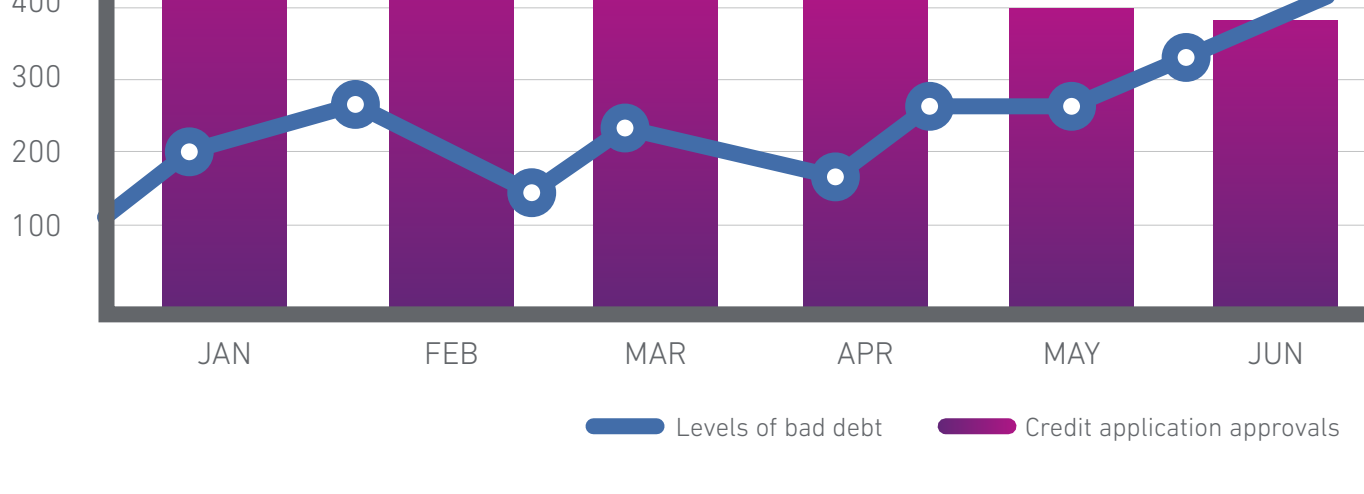


How optimal is your scorecards performance?

Scorecard models reflect the economic environment over which they were calibrated and therefore changes in the economy mean the performance of your scorecard(s) will deteriorate over time. The risk of this is that you could be making the wrong decisions for your customers and prospects.

For example:

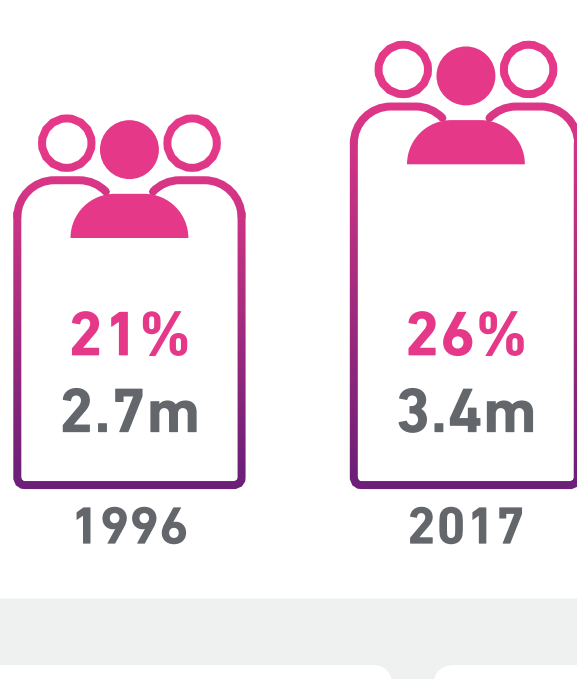


People change over time

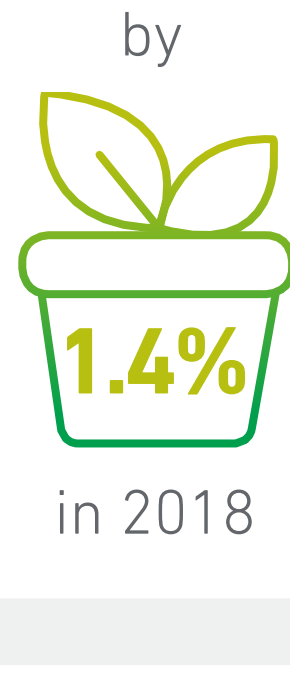
Typically customers now have less disposable income, use credit in different ways and are less likely to be home owners. These factors coupled with changing acquisition strategies mean that your scorecards may not always be making the right, most appropriate, decisions.

How the economy has, and will, change:

Young adults living with their parents in the UK has risen



Economy to grow by



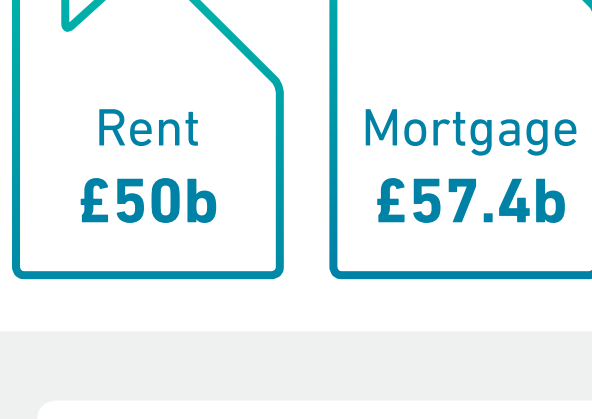
The average UK house price to hit



over the next decade, this is a 400% increase since 2012

Source: eMoov.co.uk

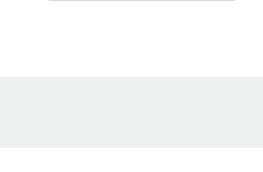
Total rent payments are now close to total mortgage repayments



Demand for loans £30k+ over 10 years, has risen



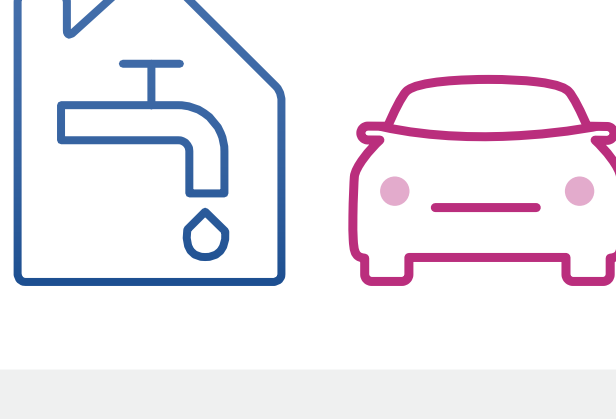
Unemployment to average 41% in 2018



Real weekly earnings have increased by



There have been significant increases in utility and petrol prices in recent years



Regulation changes: Are your products suitable for your customer?



Conduct risk: Do you understand your customers' affordability?



There's a need to ensure your scorecards are fit for today, and tomorrow

Reviewing a scorecard's calibration and performance is crucial to offering the right product to the right person at the right time, and engaging effectively with your customers. Incorporating the latest credit bureau data has proved to enhance performance significantly, and supports optimising originations strategy to maximise growth. Can you afford to wait any longer to see what advances you can make in your decisioning?

Data is growing

New and existing data can help you make the right decisions on each and every applicant.



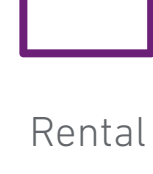
Credit account information



Telecoms



Economic foresight



Rental



Online



Open Banking



Open data

We add over 750 million records from over 600 of the largest and most up-to-date sources in the UK into our consumer credit bureau monthly.

For over 30 years, we've managed the UK's largest and most comprehensive source of consumer information, processing millions of data daily.

Our data, people and processes are trusted by over 5,000 clients and millions of consumers and have been for 30 years.

[Click here to read more about our consumer information](#)

[Click here to read the facts and figures about our data](#)

[Click here to read more about our scorecards and updating yours](#)