

CONVERSANT 

TransUnion 

# A Better Way to Do Prescreen

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**UNLOCK THE POWER**  
TU DATA + CONVERSANT PLATFORM

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# Reach Highly Valuable, In-Market Audience

## TransUnion Offline & Conversant Online Footprint



**252M**

**offline** consumers



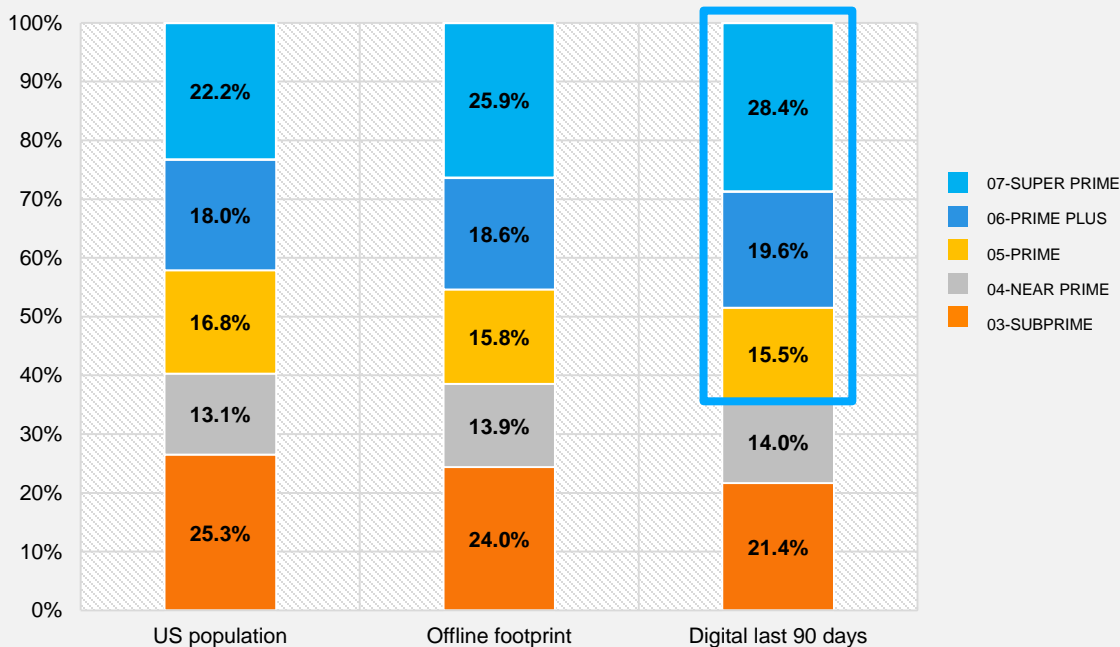
**200M**

**digital** consumers

- **13.2M** consumers\* took a new **auto loan**
- **25.4M** opened a new **credit card**
- **20.7M** opened a **retail store credit card**
- **4.5M** took a **personal loan**
- **4.8M** took a **student loan**
- **4.0M** purchased a **mortgage**
- **0.7M** opened a **home equity line of credit**

# Audience Composition by Risk Tier

## High Value for FSI



Conversant's platform of retail consumers are *prime*

64%

of digital records are Prime to Super Prime, compared to **57%** of the U.S.

(overall index value of 112;  
Super Prime index value of 128)

Source: TransUnion consumer credit database 3/18

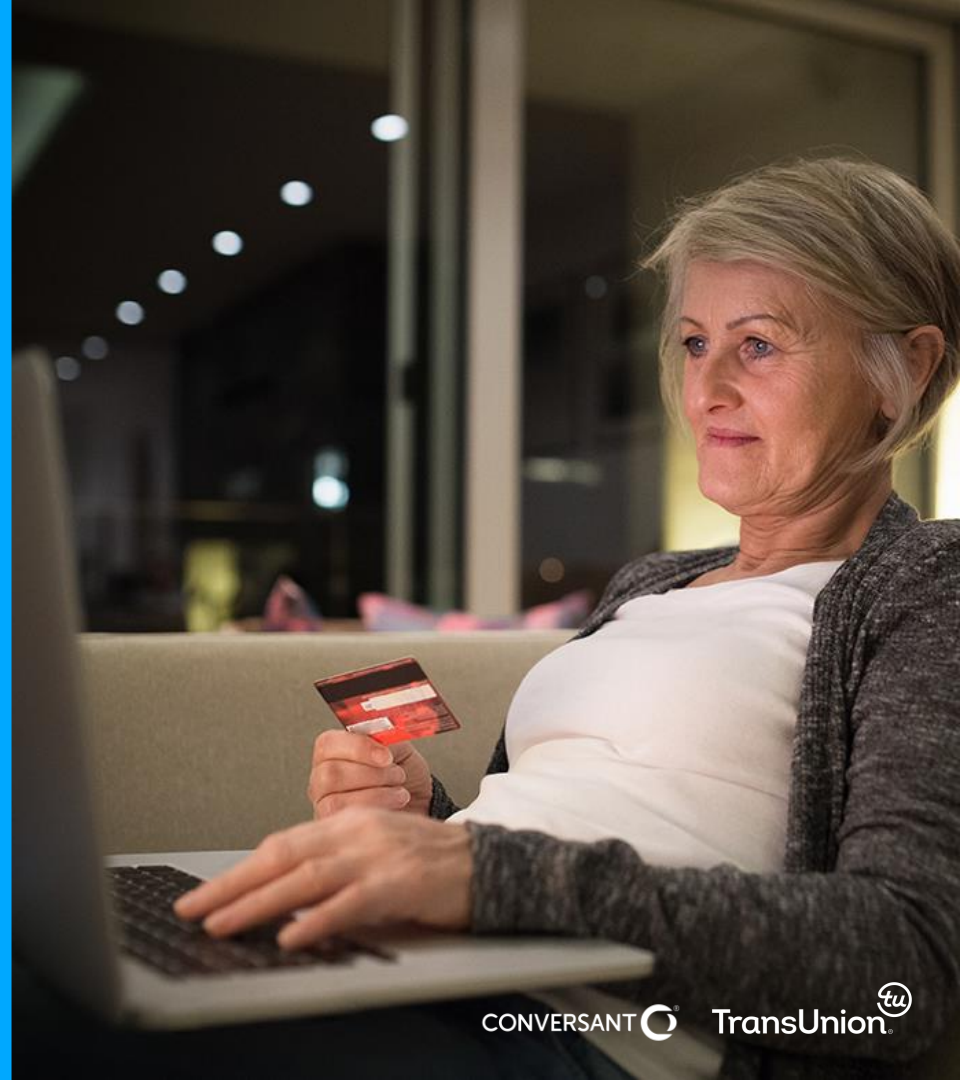
Subprime = 300–600; Near prime = 601–660; Prime = 661–720; Prime plus = 721–780; Super prime = 781–850

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## Credit Profile: Card Access to Influential Audience

- **\$1.1T** total spend during 2017
- **\$2.1T** average card open to buy  
(available unused credit limit: \$1.6T  
credit cards + \$0.5B retail cards)
- **2.9** average **credit cards** per person
- **3** average **retail cards** per person
- **47.1%** average credit card spend  
on the **primary card**



# Credit Profile: Personal Loan

## Access to Influential Audience

- **12 million** new Personal Loan originations in 2017 with **4.6 million** prime & above
- **\$112 billion** in origination value
- Audience represents **53%** of all US Personal Loan originations and **67%** of total US PL origination value
- **\$9,307** average balance at time of origination (**+26%** US average)



# Credit Profile: Mortgage Access to Influential Audience

- **5.6 million** new Mortgage originations in 2017 with **4.6 million** prime & above
- **\$1.3 trillion** in origination value
- Audience represents **76%** of all US Mortgage originations and **78%** of all US Mortgage origination value
- **\$234,602** average balance at time of origination (**\$5k higher** than US average)



# Credit Profile: HELOC

## Access to Influential Audience

- **918,000** new HELOC originations in 2017 with **860,00** prime & above
- **\$56.9 billion** in origination value
- Audience represents **76%** of all US HELOC originations and **80%** of all US HELOC origination value
- **\$62,021** average balance at time of origination (**4.3% higher** than US average)



# THANK YOU

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