

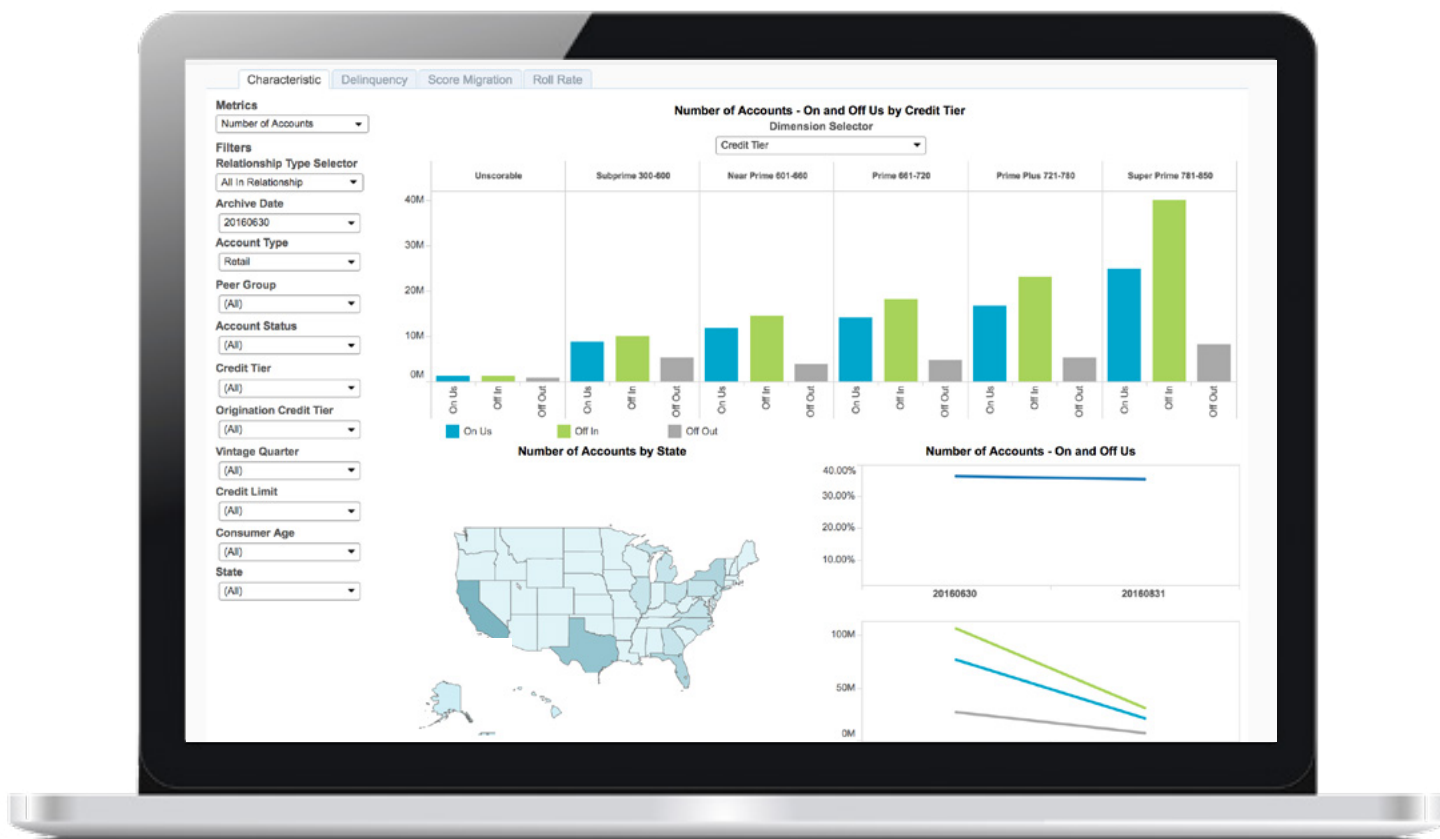
## INTRODUCING PRAMA BENCHMARKING

Today's fast-moving business environment requires immediate access to data and analytics to help organizations better understand and benchmark their performance against the industry and their peers. But transforming this raw information into actionable business intelligence—and doing so in a way that's efficient and cost effective—remains a significant undertaking. Each time lenders want to process, refine and analyze this data, they're faced with a manually intensive, costly effort usually involving multiple people from across the organization, as well as external data suppliers.

In a recent TransUnion survey...



To address these issues, TransUnion developed Prama Benchmarking—a self-service, on-demand environment providing access to the full depersonalized national credit file. Now customers can compare performance against the industry and peers, identify market trends, analyze relevant segments and make confident decisions. With distinct modules for card, consumer loan, auto and mortgage portfolios, customers can build relevant insights for each line of business.



Example of Card Benchmarking Characteristics Dashboard

## Benchmarking enables customers to:

- **Compare 60 months** of on-us and off-us performance across numerous key performance indicators (KPIs)
- **Segment aggregated account and performance data** by state and MSA-level geographies
- **View off-us performance** for accounts where consumers have a relationship with you (have another product) vs. no relationship with you
- **Understand your market share** and share of wallet; and identify opportunities for market expansion
- **Benchmark performance over time** to evaluate the effectiveness of strategy adjustments
- **Provide consistent and reliable reporting** to executives and regulators

## Customers can build insights at the speed their business demands with:

- **Self-service, on-demand access** to 60 months of granular performance data about you and your peers
- **Greater access** to unprecedented amounts of data—at your fingertips
- **Fast and easily digestible data visualizations** to inform decisions and strategies with just a few clicks
- **A customized, relevant view of data** for each line of business—card, consumer loan, auto and mortgage
- **Pre-defined analytics and dashboard views** with downloadable charts, tables and underlying data

## LEARN MORE

Visit [transunion.com/prama](https://transunion.com/prama) for more information about the Prama suite or to request a demo. Download the financial analytics research report at [solutions.transunion.com/analytics](https://solutions.transunion.com/analytics).