2025 TRANSUNION PHILIPPINES FINANCIAL SERVICES SUMMIT

Accelerating Growth in Consumer Credit

PRESS TO PLAY

THE BUSINESS TREASURE HUNT

Ready. Set. Grow.

THE BUSINESS TREASURE HUNT

From Risk to Riches

Maximize Profitability, Minimize Losses (Credit & Fraud), Optimize Costs !

YOUR GOAL

As Leadership of RNZ Bank, you need to rewrite the Consumer Engagement strategy to improve the following Business metrics across your Customer lifecycle…

STAGE 1: **ENGAGE**

(Qualifying Prospects)

- ⬆ Increase response rate
- ⬇ Lower Campaign Cost (Operating Cost to Engage)
- ⬇ Weed out Potential Fraud in Prospect Campaign selection

STAGE 2: **ACQUIRE**

(New Business)

- ⬆ Increase Approvals
- ⬇ Lower Bad rates / Fraud losses
- ⬇ Lower Operating Costs!

STAGE 3: **MANAGE**

(Managing Growth with Portfolio)

- ⬆ Improve Cross sell
- ⬇ Mitigate Potential Credit Losses
- ⬇ Weed out Potential Fraud / Account Takeovers

YOUR AMMUNITION TO PLAY:

What if you had over 3000 ways to describe your Consumer across their Lifecycle ?

- CVLS Scorer
- Delinquency
- Paydown
- Settlement
- Card Limit
- High Propensity
- Missed Payments
- Revolver
- Write-off Excess Payments
- Leverage
- Past Due Balances?
- FPD
- Transactor
- ID Verification score
- Velocity
- ID Risk Alert
- Highest Spends

Which Top 5 data insights
will you choose to make your decision during each stage of the Customer Lifecycle?

WHAT YOU NEED TO IMPROVE

Current Performance of RNZ Bank

ENGAGE

- Unstructured Prospecting (< 1% Response)
- Negligible response rates on Prospect campaigns
- Increased Operating costs ($2.3M)

ACQUIRE

- Lower Approval rates Vs Industry (14% Vs Industry avg of 22%)
- Higher delinquency Vs Industry (6.7% vs 3.7%)
- Increased straight flows (Potential Frauds) (1.3%)
- Impact on Operating costs & Profitability

MANAGE

- Account Takeovers (2% leading to Fraud loss of XXXM)
- High Attrition Vs Industry (13% Vs Industry avg of 5%)
- Lower Cross sell Vs industry (1.4% Vs Industry average of 4%)

3 GAME STAGES…

Crack the puzzle to obtain your **Secret Hint** and access code to each stage!

FOR EACH GAME STAGE…

Define your strategy using up to
5 Consumer Insights for each stage

Test & Learn with upto
3 Attempts in Each Stage
(Hint : You can Preview your attempts!)

Select your Best Attempt to Complete Stage & move to the next stage challenge!


TIME TO
PLAY!

YOUR AMMUNITION – ENGAGE !

CreditVision Attribute Family	CreditVision Attributes	Description
Account Info	BC20S	Months since the customer's oldest card was opened.
Account Info	BCC0071	Average months on book (MOB)/vintage of open account. Shows the maximum age of the opening date of all trades on average.
Account Info	BCC0075	Number of accounts opened in the last 3 months.
Behavior Pattern	RVLR05	Ratio of bank card revolver trade balance to total bank card balance. Out of the total card balance across all of a customer's credit cards, this attribute shows how much of the customer's balance is revolving vs. total card balance.
Credit Vision Link Score	CVLS	Credit Vision Link Score - (AA to JJ)
Delinquency	AT20S	Shows the months since a customer's oldest trade line was opened. This attribute identifies how mature the customer is based on the oldest age of trade line that they have.
Delinquency	AT36S	Months since most recent delinquency.
Delinquency	AT103S	Percentage of 'satisfactory' open trade lines. 'Satisfactory' is defined as a trade line with no delinquency. Ex. Customer has 3 loans and is delinquent in 1 of them, making them 33.33% delinquent.
Demographics	DM211S	Number of addresses first reported in 3 months.
Demographics	DM221S	Number of emails first reported in 3 months.

YOUR AMMUNITION – ACQUIRE !

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YOUR AMMUNITION – MANAGE !

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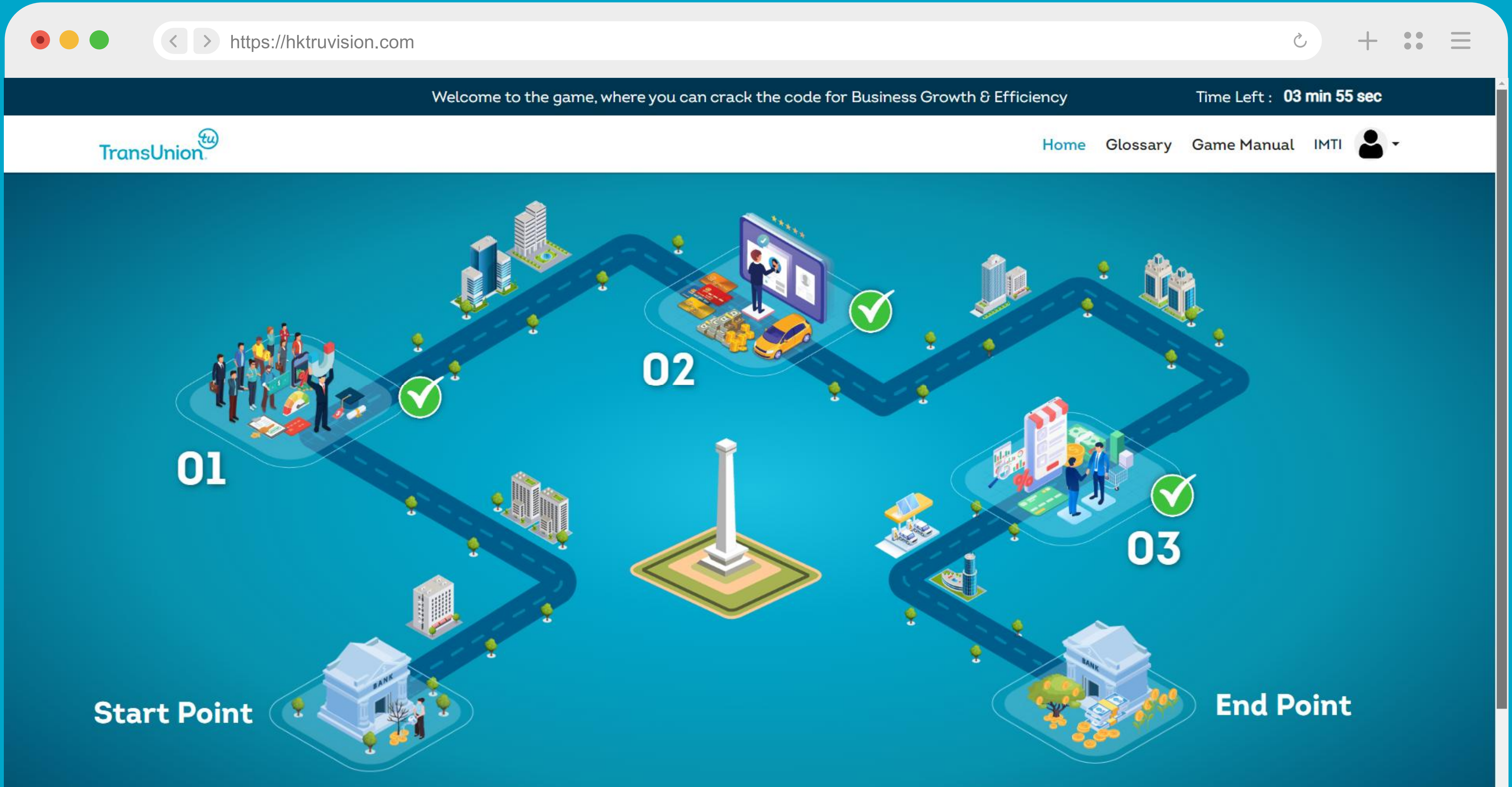
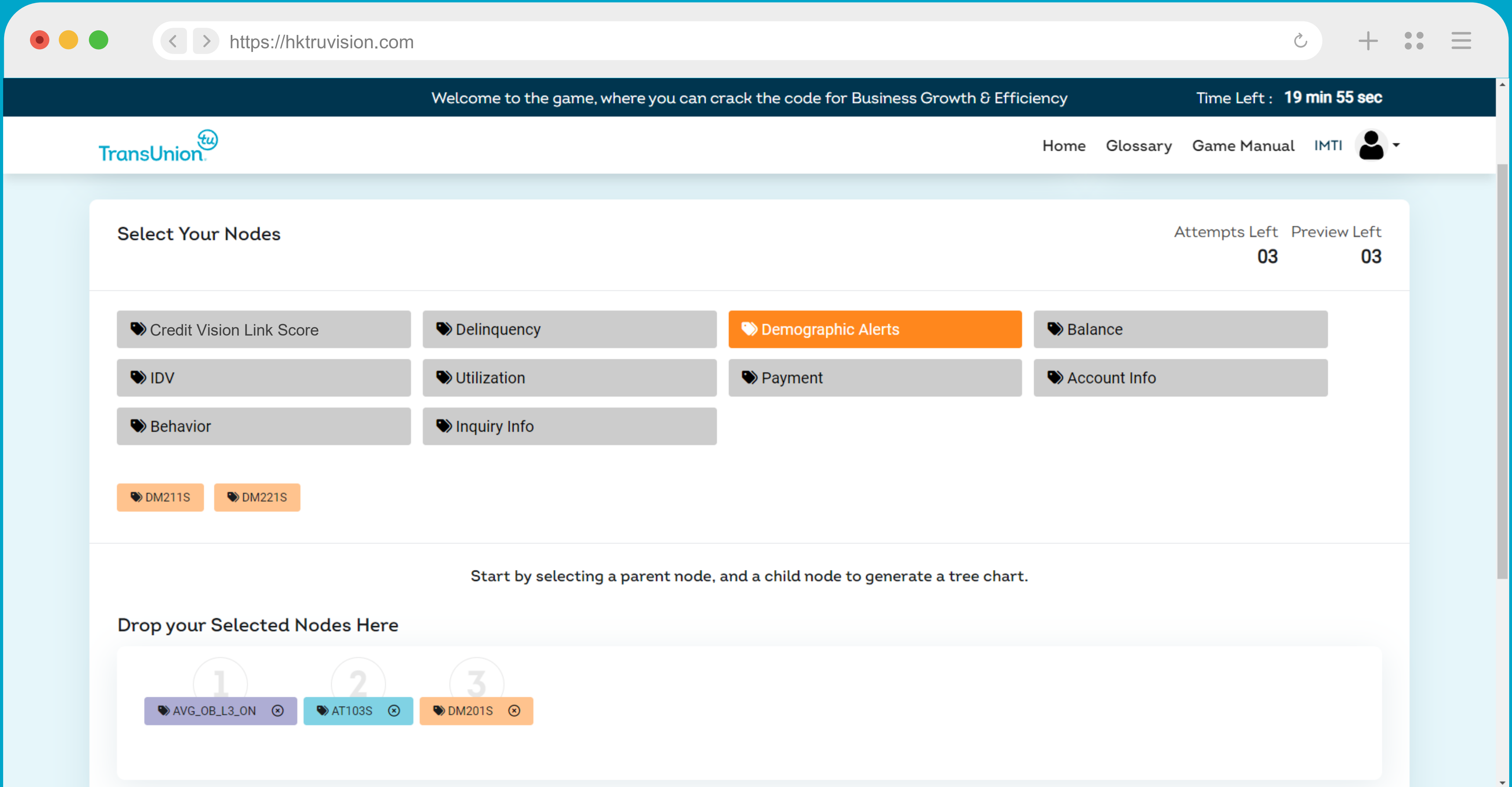
GAME – HOME PAGE

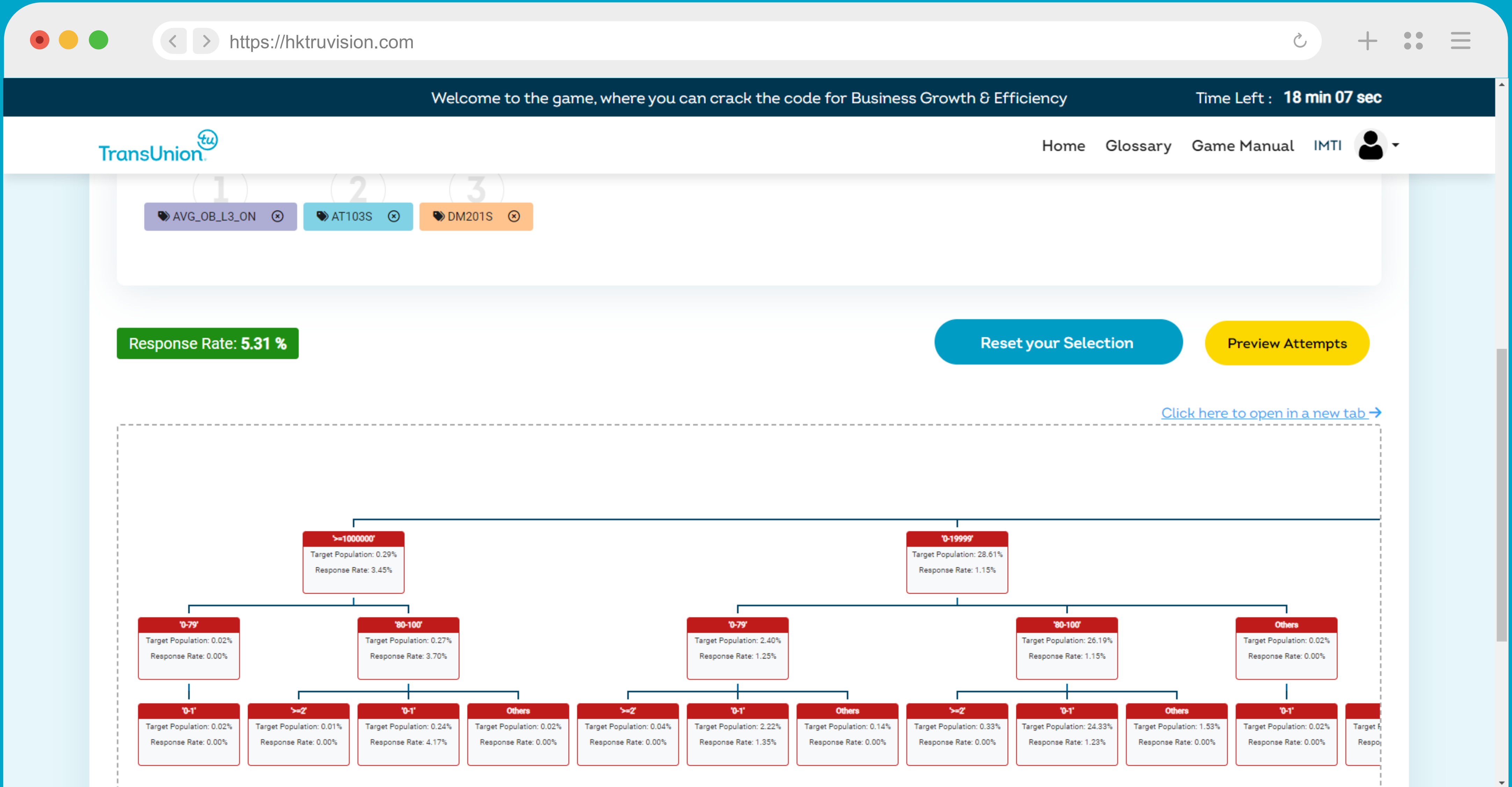


DATA SELECTION & BUILDING YOUR DECISION TREE

REMEMBER : THE CHOICES & SEQUENCE MATTERS



THE OUTPUT OF YOUR DECISIONS



VIEW YOUR ATTEMPTS

https://hktruvision.com

Welcome to the game, where you can crack the code for Business Growth & Efficiency

Time Left : **15 min 17 sec**

TransUnion

Home Glossary Game Manual IMTI

Your Attempts

Attempts Left
00

	TIMESTAMP	ATTEMPT NUMBER	RESPONSE RATE	PROFIT BEFORE TAX	
	Feb 04, 2024 5:02 PM	1	5.31 %	₱ 791,500,000	>
	Feb 04, 2024 5:03 PM	2	9.88 %	₱ 1,477,000,000	>
	Feb 04, 2024 5:03 PM	3	8.19 %	₱ 1,223,500,000	>

Submit Attempt →

TransUnion
Information for Good®.

Quick Links

Glossary | Game Manual | Terms & Conditions | Privacy Policy

DASHBOARD VIEW

https://hktruvision.com

Welcome to the game, where you can crack the code for Business Growth & Efficiency

Time Left : **12 min 09 sec**

TransUnion

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- **Dashboard**
- Profile Settings
- Log-out

DASHBOARD

Submission ID	Timestamp	Attempt Number	Game Name	Profit Before Tax
IMTI Profit Before Tax: **₱ 10,073,327,200**	Feb 04, 2024 , 04:54 PM	1/1	Game of Engage	₱ 1,180,000,000
	Feb 04, 2024 , 04:55 PM	1/1	Game of Acquire	₱ 7,936,827,200
	Feb 04, 2024 , 05:06 PM	3/3	Game of Manage	₱ 956,500,000