



# TransUnion Dynamic Monitoring

Take timely action on specific consumer behaviours

TransUnion<sup>®</sup> Dynamic Monitoring lets you know when a consumer has taken a specific action. This allows you to pinpoint risks and opportunities with greater clarity and to manage your portfolio more effectively. You are better equipped to reach consumers with the right offer at the right time—and do so before your competition.

## **Anticipate, predict and react to consumer behaviour**

You set the criteria and thresholds for key changes in customer behaviour and TransUnion Dynamic Monitoring sends alerts on your schedule—monthly, weekly and even daily. This enables you to not only react to recent events, but also anticipate events that are likely to occur in the future.

Target many types of consumer behaviour, including:

- Multiple account openings within a short time
- Change in credit score
- Large fluctuations in utilization
- Increase in the number of inquiries

## **Get more effective results by using an action-based, rather than time-based, solution**

Instead of being limited to a certain time period, Dynamic Monitoring continuously monitors specific events. For example, if you set an action threshold of, “notify me when a consumer’s score drops by 20 points or more,” the account will be flagged as soon as the score drops. Compare that to a time-based solution, which might look for the same change over a 30-day period. It would miss the change if it occurs over 31 days.

## **Act on insight into a consumer's likelihood to open, apply for, or use different products**

Use the information Dynamic Monitoring provides to take appropriate action in these and other ways:

### **Risk and Marketing**

- Reach customers with targeted offers before attrition
- Turn valuable customers into loyal customers
- Reduce risk exposure and losses

### **Collections**

- Understand which accounts may be going into collections and act quickly
- Contact customers showing an increased ability to pay
- Prioritize—and re-prioritize—accounts better and faster
- Locate customers fast by knowing when there is a change in their location

### **Fraud**

- Detect potentially fraudulent activity or events
- Act fast to changes in usage and velocity checks

## **Fully automated and customizable to your criteria**

Dynamic Monitoring is designed for flexible and streamlined management. You can modify it according to changes in your business goals or market conditions. Add, activate, deactivate or change specific behaviour thresholds fast. Dynamic Monitoring also makes it easy to create and manage specialized campaigns and generate ad hoc reports.

## **Achieve more with TransUnion**

As a global leader in credit information and information management services, TransUnion helps create economic and competitive advantages for businesses and consumers. This powerful combination of information and insight will help you make better decisions, improve efficiency and help you identify opportunities at every stage of your customer lifecycle—from acquiring customers to strengthening and expanding your relationships with them.

### **LEARN MORE**

To learn more about Dynamic Monitoring and how you can use it to manage your portfolio more profitably, please contact your TransUnion representative.

[www.transunion.ca/business](http://www.transunion.ca/business)  
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