

TruIQ Analytics Studio

Rapidly build models, define policies and make confident credit decisions, securely and at scale in a governed, collaborative environment

An analytics research service for Advanced Data Analytics through secure, governed collaboration

TruIQ Analytics Studio is a secure, cloud hosted, analytics-service offered by **TransUnion CIBIL** that enables financial institutions to develop credit risk models, design policy rule and execute them in a secured, controlled manner to evaluate customers or prospects for credit products and offers.

TruIQ Analytics Studio is designed to support collaborative analytics between one or more member institutions by enabling model development, research and analytics and decisioning within a protected environment subject to applicable laws.

With advanced analytics tools, proprietary toolkits and scalable infrastructure, TruIQ Analytics Studio helps reduce data friction, accelerate time-to-sight and streamline analytics-to-decisioning workflows.

With growing volumes of customer data across channels and an increasing need for faster, more accurate credit decisions, institutions are constrained not by the lack of data, but by limited ability to access, combine and act on it in a timely, governed manner.

Lenders today require research and analytics capabilities that enable secure, controlled collaboration across data sources and partners, while maintaining strict data privacy and regulatory compliance unlocking more advanced and scalable lending use cases.

TruIQ Analytics Studio provides a **secure, cloud-based environment** that is designed to enable:

- Rapid model and scorecard development using proprietary toolkits available with TU CIBIL
- Seamless import of your own models/scorecards or policies in a secure manner
- Controlled, permission based, collaboration across institutions for specified use cases, subject to applicable legal and regulatory requirements
- Scalable evaluation of customer bases for product eligibility and offers

Key Features

Secured, Trusted Analytics environment:
TransUnion CIBIL's privacy-centric, governed cloud infrastructure with controlled data access for collaborative analysis

Rapid model development:
Build scorecards, models and policies faster using advanced data analytics tools & toolkits

Expert collaboration:
Collaborate with TransUnion CIBIL's data science and analytics experts during your engagement.



Bureau & Industry insights:
Access bureau attributes and anonymized industry data for your analysis

Work from your own premises:
Empower analytics, risk, and decisioning teams to securely access TruIQ Analytics Studio remotely enabling faster collaboration & execution.

Drive advanced credit and analytics uses cases using TransUnion CIBIL's TruIQ Analytics Studio



Built for India's evolving credit ecosystem

TruIQ Analytics Studio is designed for India's financial services ecosystem, enabling secure analytics, policy execution and governed collaboration within a compliant framework.

By combining TransUnion CIBIL's proprietary bureau insights, advanced analytics capabilities and expert research support, it enables institutions to:

- Accelerate model development timelines from months to weeks*
  **subject to use case and implementation*
- Improve decision accuracy and consistency
- Scale analytics use cases while maintaining compliance and control

Start your journey with TruIQ Analytics Studio and explore how we can support your next-gen credit risk models and accelerate decision making.

Contact your TransUnion CIBIL representative today.

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