

# ***iSoftpull***



INCOME ANALYSIS

# Income Analysis

Get the predictive power you need to make better business decisions

## Income Estimator



iSoftpull's income analysis products use bureau data and tax data to provide an accurate estimation of a consumer's income.

## Debt-to-Income Estimator



Credit data is aggregated to determine total debt and compared to estimated income to generate a debt-to-income ratio.

*Discover iSoftpull's Cutting-Edge Income Analysis Solutions:*



## CreditVision Income Estimator

Introducing, CreditVision, a highly advanced new income estimator using a multitude of data sources to produce accurate income insights for better risk assessment.

### INCOME ESTIMATOR DATA SOURCES:



**Monthly  
Spend  
Data**



**Extended  
Account  
History Data**



**1040  
Tax Form  
Data**

# Income Analysis

Estimate total income and debt levels with greater accuracy.

## Income Sources

CreditVision provides a broader view of income going far beyond wages and salaries to capture multiple income sources enabling deeper insights.

### Types of Incomes:

- Investment Income
- Alimony
- Business Income
- IRA Distributions
- Pensions and Annuities
- Real Estate Income
- Unemployment Compensation
- Social Security Benefits



## CreditVision Debt-to-Income Estimator

### ESTIMATED DTI FORMULA

$$\begin{array}{l} \textit{Sum of Total Monthly} \\ \textit{Minimum Debt Payments} \\ \text{(including mortgage, installment, revolving} \\ \text{accounts, and authorized user debt)} \end{array} \div \begin{array}{l} \textit{Monthly} \\ \textit{Estimated} \\ \textit{Income} \end{array} = \begin{array}{l} \textit{Estimated} \\ \textit{Debt-to-Income} \\ \textit{Ratio} \end{array}$$

# Income Analysis

Better predict a consumer's ability to pay and strengthen your strategies

## Using CreditVision

Use CreditVision Income Estimator and Debt-to-Income Estimator to provide value to your business across all phases of the customer lifecycle! By better understanding income and debt levels, you can match product offers with more qualified prospects, retain customers on more profitable terms and collect more effectively.



### Account Acquisition

- Prescreen target marketing
- Cross-sell existing accounts
- Segment offers



### Account Management

- Manage credit line increases
- Identify changes and trends within the portfolio and adjust policies accordingly
- Improve risk, loss, and delinquency forecasts



### Collections

- Prioritize accounts
- Streamline treatment strategies
- Assess debt portfolio market value with greater accuracy

In a sample of income estimates evaluated by TransUnion:

**76%** of consumers placed at \$200,000 or more actually had incomes of at least \$150,000

**75%** of consumers placed at \$100,000 or more actually had incomes of at least \$80,000

**98%** of consumers placed at \$30,000 or less actually had incomes of less than \$40,000

# Income Analysis

Learn how to get started using our income analysis solutions and get the predictive power you need to make more informed business decisions.

## ***New Clients***



Complete the online checkout process by selecting the best package option for your business and set up an onboarding appointment with an onboarding specialist who will assist you in getting your account set up with Income Analysis.

**GET STARTED**

## ***Current Clients***



Submit an online support ticket and specify that you would like to add Income Analysis your account. One of iSoftpull's Client Success Managers will reach out to complete your request and add the desired products to your account.

**GET STARTED**

