TransUnion

TURN CREDIT INTO A LOYALTY AND TRUST ENGINE

How CreditView helps organisations deliver smarter customer experiences – powered by credit insight, delivering education and protection

Executive summary

Why this matters now

Consumers have become more familiar with credit scores — but many still don't fully understand the **power of their credit report**, how it's used and what actions can influence future access to credit.

When customers lack understanding, they're more likely to feel uncertainty, hesitate, disengage or seek help elsewhere — creating friction, avoidable support demand and missed opportunities to build loyalty.

CreditView helps you convert this education gap into a differentiated, trust-building experience — by giving customers a clear destination to **access, understand, monitor and act on credit information** through practical tools and guidance.

If consumers have a clear understanding of their credit report — from when it's used to who owns it, and how the data within it and their actions can impact it — they can start taking important steps toward managing their financial health and improving their financial futures.

26% **use a credit monitoring tool to check their score before applying for a financial product[1]**

32% **of consumers have never checked their credit score[1]**

78% **of users feel it's important to monitor their credit report and 41% monitor it for accuracy[1]**

21% **still haven't returned to a bank branch since the pandemic,[2]** reinforcing education and support must work digitally

25% **of consumers check their credit score monthly and understand their credit report/score and how it can help achieve financial goals[1]** (indicating there's still a large understanding gap)

47% **of the public believes banks are responsible for their wider financial education[3] and 43% view their bank as a trusted source of financial information[4] —** a clear signal consumers want guidance from established providers

CreditView is designed to help organisations meet these changing expectations by giving customers:

- Meaningful access to their credit information in a clear, accessible digital experience
- Personalised education and interactive tools that help customers understand and improve credit health
- Protective monitoring and alerts that support trust and reassurance

[1] TransUnion consumer pulse survey Q1 2026
[2] KPMG.com/uk
[3] Santander
[4] CFOtech.co.uk

Why this matters now

Four consumer pressures are reshaping digital relationships

1. **Heightened customer experience expectations**

   Customers want digital journeys that are **simple, on-demand and personalised**[5] — just like the best consumer technology experiences.

2. **Standing out in a crowded digital environment**

   Consumers have more choice and lower switching costs, making it harder to maintain and grow relationships without differentiated value.

3. **Increased concern about protecting credit information**

   Customers want to know their data is handled responsibly, and they value brands that help them feel secure and in control.

4. **The credit-invisible/thin-file challenge**

   Inclusion is increasingly prioritised, supporting people with limited credit histories requires education, transparency and accessible tools.

Turn credit clarity into a competitive advantage

By taking a proactive role in your consumers' credit education, you provide them with ongoing support, insightful advice and personalised offers — at the right time. Organisations that turn credit understanding into an everyday, trusted digital experience can build stronger relationships and create **more meaningful engagement moments**.

Build trust, stand out in crowded digital journeys, strengthen data confidence — and support thin-file inclusion with everyday credit education.

[5] KPMG UK Customer Experience Excellence Report

Introducing CreditView

A modern credit and identity experience

In a crowded and competitive lending market, it's vital to provide consumers with what they want. For many, that's more choice, the chance to feel more in control, accessible, on-demand digital tools, and intuitive personal experiences.

CreditView provides **meaningful tools, education and digital engagement touchpoints** that deliver differentiated value and foster deeper, more loyal consumer relationships, helping customers better understand and engage with their credit data.

WHAT YOUR CUSTOMERS CAN DO WITH CREDITVIEW

Understand their credit at a glance

Clear, intuitive views of key credit information — designed for real understanding, not just visibility.

Track progress and build better habits

Monitor changes over time with guidance, benchmarking, coaching tools and actionable insights.

Turn education into confident action

Provide clear, accessible credit education that helps customers protect their financial information and take meaningful steps to strengthen their credit.

CreditView delivers outcomes you can measure

Benefits for the business

Attract new consumers with in-demand tools

Offer credit monitoring and education experiences consumers increasingly expect from brands they trust, turning everyday functionality into a **differentiated digital experience**.

Strengthen relationships and increase retention

Give customers a **genuine reason to return through monitoring, updates and insight**, creating repeat, high-trust touchpoints that increase satisfaction and keep customers inside your digital ecosystem, **supporting retention and lifetime value**.

Strengthen trust and protect your brand

Provide monitoring and credit alerts that help customers feel informed and supported when changes happen and reassures them you're actively safeguarding their credit identities — **reinforcing your role as a trusted steward of their data**.

Expand access and support financial inclusion

Support thin-file and credit-invisible consumers with tailored education and tools that enable responsible, engaged credit behaviours, helping them build understanding, make progress and achieve better outcomes — aligned to Consumer Duty principles and inclusion priorities.

Turn credit education into a powerful engagement engine — driving trust, loyalty and long-term value.

Why CreditView stands out

Differentiation that drives real value

1 Goes beyond the score — delivers a robust view of credit health

Provide meaningful access to holistic credit performance.

- Give customers a well-rounded, easy-to-understand view of their credit performance
- Transform static data into a dynamic, personalised dashboard
- Help customers track progress over time, not just check a score

The result: deeper understanding, stronger engagement, more informed decisions

2 Turns insight into action with personalised, interactive tools

Understanding credit is one thing — acting on it is another.

- Combine education, guidance and interactive tools to make credit actionable
- Features like simulators and coaching help customers see the impact of their decisions before they make them
- Create habit-forming engagement that drives repeat visits

The result: more confident customers who actively engage — not just passively view

63%

When credit monitoring consumers improve, they tend to make bigger gains — 63% increased their score by more than 10 points in the first 12 months, compared with 54% of the equivalent UK credit-active population.[6]

2x

Consumers who monitor their credit are over 2x more likely to open a new credit product within 12 months — including credit cards (2.3x) and loans (2.1x) — than the equivalent UK credit-active population.[6]

[6] TransUnion UK Proactive Analytics Consumer Interactive June 2026

Why CreditView stands out (continued)

3 Builds trust through proactive protection and reassurance

Trust is earned in moments that matter.

- Real-time alerts and monitoring help customers stay informed and in control
- Provide reassurance their credit information is being actively supported
- Position your brand as a trusted, responsible steward of customer data

The result: stronger trust, reduced anxiety and deeper long-term relationships

4 Unlocks engagement for thin-file and new-to-credit consumers

Traditional approaches overlook a growing audience — CreditView enables inclusion.

- Support customers with limited credit histories through tailored education and guidance
- Help them understand, build and improve their credit profiles over time
- Enable broader participation while supporting better consumer outcomes

The result: expanded reach, stronger inclusion and new growth opportunities

1.7x

Thin-file consumers using CreditView were 1.7x more likely to transition to full-file within a year than the equivalent UK credit-active population.[6]

[6] TransUnion UK Proactive Analytics Consumer Interactive June 2026

What a CreditView experience can include

From insight to action and from access to engagement – CreditView turns credit education into a true competitive advantage

CreditView is built to flex with your strategy, its modular design allows organisations to switch on the tools that best match their customer experience goals and digital roadmap.

UNDERSTAND
Visibility + clarity

- Credit report access and key credit overview indicators
- Credit score updates and score history to show credit can change over time

LEARN
Education + coaching

- Tailored content and educational resources designed to help customers build confidence and understanding
- Credit mentoring/insight tools to help customers see what's helping and what could be improved

ACT
Interactive decision support

- Score simulation capabilities that help customers understand how different actions may affect credit outcomes

PROTECT
Monitoring + alerts

- Credit monitoring alerts and Instant Search Alerts capabilities to notify customers when key credit events occur (e.g., new account opening)
- Optional identity-related modules (where enabled), such as dark web monitoring, depending on programme configuration*

RESOLVE
Control + correction

- Dispute support journeys and the ability for customers to query inaccuracies in their credit information

*Note: Module availability and configuration vary by programme and integration approach (hosted vs API).

How you can deploy (flexible integration)

CreditView can be delivered in multiple ways depending on how much user experience (UX) control you want:

Direct API integration

Client hosts front-end; custom-label capability; deploy modules via flexible API.

Hosted solution

Out-of-the-box branded credit centre with authentication options.

Combined approach

Embed some modules in-app, link out to hosted report; scale over time.

NEW FOR 2026

Meet the next-generation TransUnion credit score

Built for how credit works today

We've reimagined the TransUnion consumer credit score for a modern credit landscape.

- Developed using enhanced data, trended credit activity and updated methodolgy, the new score better reflects how creditworthiness is assessed today.
- Now presented on a 0–999 scale, it's far more than a simple rescale — it's a smarter, more representative measure.
- It gives consumers a clearer, more robust view of their credit profiles — designed to provide a current and balanced view of how lenders view creditworthiness.

Clearer insights. Smarter understanding.

We've gone beyond the score to make credit easier to understand.

- The new experience is supported by clearer explanations, contextual guidance and educational content.
- Designed for seamless use across apps, websites and support journeys, it makes credit information easier to explain — and easier for consumers to act on.

Empowering confidence through clarity

Greater clarity leads to better outcomes.

- The new score helps consumers understand what's influencing their credit position — and why.
- With built-in insights and helpful prompts, it enables more informed decisions and builds confidence in managing credit over time.

A better score experience creates:

- Clearer customer understanding and fewer "what does this mean?" interactions
- More confidence to engage, learn and take action
- Improved support for thin-file/new-to-credit consumers through a scorecard approach and educational focus

A more transparent, intuitive credit score experience — designed to help consumers stay informed, in control and confident.

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Ready to turn credit into a competitive advantage?

Combining transparency, education and protection in one modular platform, CreditView helps you deliver high-trust digital experiences that customers return to. It allows you to build customer trust and engagement by making credit information easier to access, understand and act on — through an experience designed to fit your digital strategy.

Want to find out more?

transunion.co.uk/product/credit-view

Contact your account relationship manager

TransUnion is a global information and insights company that makes trust possible in modern commerce. We do this by providing an actionable data picture of consumers so they can be reliably represented in the marketplace. As a result, consumers and businesses can transact with confidence and achieve great things. We call this Information for Good® — it's our purpose and what drives us every day.