



# DataHub

## OVERVIEW

Lenders and other businesses need fast, reliable access to high-quality data to help improve customer acquisition while keeping on top of regulatory compliance and security.

TransUnion® DataHub offers a fully integrated, modular solution that enables organisations to access, manage and optimise multi-source data through a single API interface. By simplifying complex bureau integrations, DataHub can help enhance decision-making, reduce onboarding friction and help drive operational efficiencies.

## KEY FEATURES

### Extensive bureau data access

- Single API request for credit, affordability and fraud data services
- Access real-time insights from TransUnion and external data sources
- Integrate multi-bureau data to help improve risk assessments
- Utilise an extensive data interface library for seamless expansion

### Advanced decisioning strategies

- Tailor data orchestration rules to manage data flow
- Independent coded block enables multi-bureau decisioning without additional integration
- Implement automated 'thin-file' strategies (e.g., waterfall or parallel requests) to increase qualified applicants
- Enhance decisioning confidence by combining raw data with bureau summaries for additional predictive modelling

### Seamless change management

- Minimise IT dependency with automated workflows
- Adapt quickly with new data sources and business rule configurations
- Enable a secure, scalable and flexible solution that supports regulatory requirements
- Champion/challenger testing helps businesses to efficiently trial new data sources
- Ensure data links remain up to date for consistent reliability and compliance

## HOW DATAHUB CAN ENHANCE YOUR BUSINESS

DataHub provides a streamlined approach to accessing and managing customer data, supporting smarter decision-making, improved risk assessments and operational efficiencies. By integrating multiple data sources into a single platform, you can help reduce onboarding friction, enhance fraud detection and scale your processes with flexibility.

### Faster, smarter decisioning

- Reduces friction in customer onboarding with automated data retrieval
- Supports real-time affordability, credit and fraud risk assessments
- Enables data-driven lending and risk management for improved business performance

### Flexible and scalable integration

- Totally data-agnostic — integrates seamlessly with existing systems
- Supports SOAP, RESTful APIs and enterprise decision engines
- Handles sequential or parallel data requests to optimise efficiencies
- Customisable business rules and decisioning models align with operational goals

### Improved risk assessment and fraud detection

- Enhances identity verification and affordability checks
- Helps reduce fraud risks with multi-source data validation
- Supports compliance with built-in regulatory monitoring

## WHY CHOOSE TRANSUNION DATAHUB?

With decades of credit data leadership and analytical expertise, we offer industry insights that help drive faster, smarter lending decisions. Our robust risk assessment tools enhance credit evaluation — while our solutions help optimise affordability and credit strategies at every stage, empowering businesses to succeed in an increasingly complex financial landscape.

Discover how TransUnion DataHub can help you access high-quality data sources and streamline more confident customer onboarding.

Speak to your TransUnion representative or visit:  
[transunion.co.uk/solution/decisioning](https://transunion.co.uk/solution/decisioning)

