TransUnion

CREDITVIEW

Score Simulator

OVERVIEW

Rising living costs and sustained financial pressure continue to reshape how UK consumers manage their money. Many are navigating tighter budgets, prioritising essential spending and making more conscious decisions about credit and repayments.

When access to credit can provide vital flexibility, supporting everyday needs as well as key life decisions, **lenders that help customers better understand and manage their credit position are best placed to stand out.** By providing clear, practical guidance, you can support more informed decisions while building stronger, long-term customer relationships.

Turn credit insight into confident customer decisions

Help your customers understand how their actions could impact their credit score, before they take them. CreditView Score Simulator helps consumers understand the potential impact specific actions may have on their credit scores and transforms credit education into practical, interactive guidance that supports better outcomes, builds trust and drives ongoing engagement.

Why this matters now

Many consumers understand their credit score, but not how to improve it. Without clear guidance, this can lead to uncertainty, disengagement or poor decision-making. Score Simulator bridges this gap by turning insight into action.

SCORE SIMULATOR

Empower customers to understand, test and improve their credit decisions, with clarity and confidence

Put customers firmly in control

Give customers the clarity to understand and explore how future financial decisions could impact their credit score — without affecting their credit report — before they act. By turning insight into interactive guidance, you empower more confident, informed choices.

Drive deeper, ongoing engagement

Move beyond one-off interactions by keeping customers actively engaged with your organisation. Deliver relevant education and support that encourages positive financial behaviours and creates more meaningful touchpoints across their journey.

Build trust through education and transparency

Support long-term customer relationships by helping individuals understand the value of credit monitoring over time. By educating customers clearly and consistently, you build trust, increase confidence and position your organisation as a supportive partner in their financial progress.

SCORE SIMULATOR HELPS THEM SEE THE IMPACT BEFORE THEY ACT

- Explore how actions like repayments, credit usage or new applications may influence credit position
- Build confidence to make better financial decisions
- Reduce uncertainty by understanding potential outcomes in advance

Name	: James Jones
Age	: 32
Financial Standing	: Poor
Current credit score	: 552

What would the impact be on my credit score if I cleared my outstanding debt?

Modelled Score

594 ▲

Score increase of 42

Name	: Samantha Smith
Age	: 45
Financial Standing	: Excellent
Current credit score	: 788

What would the impact be on my credit score if I reduced the limit on my credit card?

Modelled Score

750 ▼

Score decrease of 38

Illustrative estimate only. Simulated score changes are not guaranteed. Actual outcomes may differ due to changes in credit activity, payment behaviour or other factors not included in the simulation.

AND SUPPORTS BETTER CONSUMER OUTCOMES

Score Simulator helps organisations improve customer understanding, enable more informed decisions and provide accessible, proactive credit education — aligned to Consumer Duty expectations:

- Improving customer understanding of credit decisions
- Providing clear, accessible and proactive guidance
- Enabling more informed and confident actions
- Supporting fair access for thin-file or less experienced consumers

IT TURNS ONE-TIME CHECKS INTO ONGOING ENGAGEMENT

Score Simulator transforms credit monitoring from a static moment into an ongoing journey:

- Encourage repeat visits through interactive exploration
- Reinforce positive financial behaviours over time
- Create valuable engagement touchpoints beyond application journeys

AND DELIVERS CLEAR BENEFITS TO YOUR CUSTOMERS

- Helps reduce “what should I do?” uncertainty in credit journeys
- Creates higher-value engagement moments within digital channel
- Supports more confident applications and decision-making

INTERACTIVE CREDIT EDUCATION CAN ENCOURAGE POSITIVE BEHAVIOURS

Analysis of TransUnion U.S. Consumer Credit Database data found that consumers who used the simulator were more likely to experience positive credit engagement activity than those who did not.

28% of consumers who simulated ended opening a new card[1]

2% of consumers who simulated ended opening a new mortgage loan[3]

9% of consumers who simulated ended opening a new auto loan[2]

11% of consumers who simulated ended opening a new personal loan[4]

[1] Compared to 16% who did not simulate.
[2] Compared to 17% of those who did not simulate.
[3] Compared to 1% of those who did not simulate.
[4] Compared to 10% of those who did not simulate.
Source: 2025 TransUnion U.S. Consumer Credit Database

Turn credit education into a competitive advantage.
Discover how CreditView Score Simulator can help you deliver more engaging, supportive and outcome-focused credit experiences.

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