

# CreditView



## Credit Score Simulator

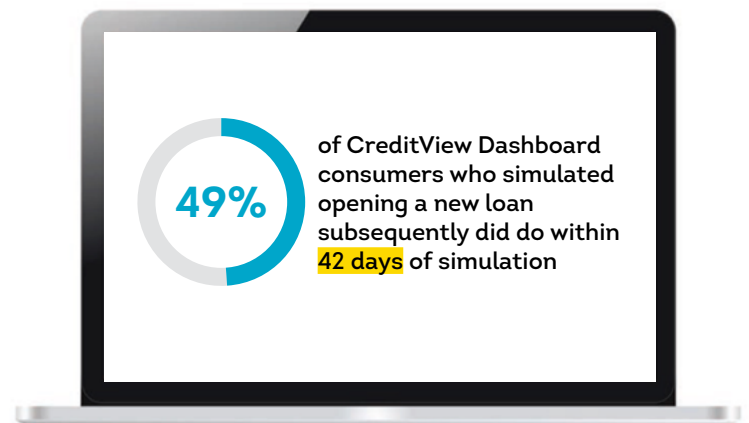
Grow your business by helping customers manage their credit scores

-  **Puts the customer in control**  
Allows them to understand and assess how future decisions may impact their credit score.
-  **Keeps customers engaged with your organisation**  
Allows you to present compelling educational and other support content so they can positively respond with appropriate financial behaviours.
-  **Build trust**  
By educating customers about the long-term benefits of credit monitoring you can build trust and add confidence as they progress along their financial journeys.

Many UK consumers have been hit by the double shock of rising inflation and interest rates. Few people can easily cope with the escalating cost of living without making difficult decisions regarding their everyday expenses and debt repayment priorities.

When access to credit can be a lifeline to everyday necessities and a bridge to big-ticket life choices, those lenders proactively helping customers better manage their credit profiles will have a competitive edge.

As part of CreditView, TransUnion Score Simulator produces thousands of possible credit score combinations. Consumers can now proactively test the potential impact of future financial decisions, Our simulation capabilities help educate consumers about how their potential actions may impact their credit score.



## Understanding Score Simulator?

Consumers can now proactively test the potential impact of future financial decisions on their credit score.



### Tap into Credit Score Simulator capabilities

As part of CreditView, this out-of-the-box, custom-label solution enables customers to understand how different actions could affect their credit scores and helps them better respond to changing market conditions faced.



### Increase revenue

Encourage customers to run multiple credit scenarios and improve their credit literacy so you can better identify and target new revenue opportunities.



### Improve credit planning

Provide flexible insights into various outcomes to help customers better plan their future, credit-related actions.



### Simulate consequences

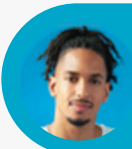
Customers understand what can affect a credit score by running different credit scenarios, such as the impact of a missed payment or adding new credit.



### Dedicated customer service

Our team offers email support to help customers understand their reports and steps that could improve their credit scores.


It is now possible for consumers to proactively test the potential impact of future financial decisions on their credit score. By selecting "what if" scenarios, a customer can see how their current credit score could be impacted by future decisions.



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 increased of 42



Name	: Samantha Smith
Age	: 45
Financial Standing	: Excellent
Current Credit Score	: 666

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

**Modelled Score**  
**628** ↓  
Score decrease of 38

## LEARN MORE

Isn't it time you found out more about CreditView Score Simulator?

Visit [transunion.co.uk/product/credit-view](https://transunion.co.uk/product/credit-view) or call **+44 (0) 113 868 2600** or email [contact@transunion.co.uk](mailto:contact@transunion.co.uk)