



CASE STUDY

Streamlining Mortgage Verification with TruValidate at L&C Mortgages

A NEW APPROACH TO IDENTITY VERIFICATION IN MORTGAGE BROKING

L&C Mortgages is the UK's largest directly authorised fee-free mortgage broker¹, offering customers access to over ninety five lenders² through a telephone- and internet-based offering. Known for its award-winning service and transparent advice³, L&C has built its reputation on simplicity, speed, and trust.

In 2025, L&C partnered with TransUnion to enhance its identity verification process using **TruValidate Document Verification and Facial Biometrics**. The goal was to simplify the mortgage journey, reduce friction for customers, and ensure robust compliance with FCA regulations – all while maintaining operational efficiency.

Making mortgage verification faster, simpler and more secure

L&C Mortgages partnered with TransUnion to enhance its identity verification process and deliver a faster, more secure mortgage journey. This collaboration focused on driving operational efficiency, ensuring regulatory compliance, and improving customer satisfaction through:

- ✓ Accelerated identity verification, helping customers secure competitive rates more quickly
- ✓ Simplified document submission, reducing friction for both customers and mortgage advisors
- ✓ Robust compliance support, including identity verification and anti-money laundering checks
- ✓ Seamless CRM integration, enabling automated, pre-populated communications
- ✓ Scalable implementation, ensuring consistent performance for hundreds of users

By integrating TransUnion's TruValidate solution, L&C Mortgages demonstrates how speed, simplicity, and trust can come together to create a friction-right experience for brokers and customers alike – while streamlining operations, upholding compliance standards, and enhancing the overall customer journey.

TransUnion's approach to working with our customers

TransUnion understands that every client has unique challenges. That is why we take a collaborative approach – collaborating closely with our partners to tailor solutions that meet their specific needs. By combining deep sector expertise with flexible technology, we help organisations like L&C Mortgages achieve their goals efficiently and confidently.

“The TransUnion process is very easy and straightforward to use, not just for me but for clients as well.”

Tiziana Serra, Mortgage Advisor

¹ L&C Mortgages. (n.d.). Official Website. Retrieved from <https://www.landc.co.uk>

² L&C Mortgages. (n.d.). About Us. Retrieved from <https://www.landc.co.uk/about-us>

³ L&C Mortgages. (n.d.). Awards. Retrieved from <https://www.landc.co.uk/about-us/our-awards>

TRUVALIDATE: WHY AND HOW IT WORKS

Reduce friction and build trust with genuine customers

At TransUnion, we understand the importance of delivering fast, secure identity verification – especially in high-stakes environments like mortgage broking. Our TruValidate Document Verification and Facial Biometrics solution helps organisations like L&C Mortgages confidently verify customer identities while maintaining a friction-right experience.

We leverage data from multiple sources to support positive verification, reduce fraud risk, and enable faster onboarding – all without compromising compliance or customer satisfaction.

Help protect your business from identity and fraud risks

Our solution blends proprietary technology with trusted third-party services to deliver multi-layered identity checks. We support government ID and likeness verification in real time, and enable customers to upload proof of address documents for compliance purposes – helping reduce operational delays while supporting regulatory requirement.

Ease of integration and seamless advisor experience

We understand new systems and operational processes can be a challenge, so we work closely with our customers to ease the transition and help seamless integration.

For L&C, we integrated TruValidate directly into their workflow using a low-code approach, which enabled advisors to trigger checks within their existing workflow without asking customers to download extra apps or complete additional steps.

Scalable, flexible, and user-friendly

TruValidate is designed to deliver a scalable, flexible and user-friendly experience that grows with your business.

Today, L&C advisors benefit from real-time results via a user-friendly portal, while customers enjoy a simple, intuitive experience that supports faster decision-making – with the new process reducing verification time to just 4 seconds and completing in under 45 seconds on average, compared to the 4.7 hours typically spent on manual ID verification in traditional mortgage journeys.⁴

WORKING WITH L&C – OUR APPROACH AND IMPACT

In partnership with L&C Mortgages, we implemented a customised identity verification solution designed to streamline the mortgage journey and improve operational efficiency. At TransUnion, we collaborate closely with our clients to understand their challenges and tailor solutions that deliver measurable impact.

Document Verification and Facial Biometrics

We began with a pilot rollout of our TruValidate Document Verification and Facial Biometrics solution, enabling L&C to verify government-issued ID and facial likeness in real time, and to securely collect proof of address documents for compliance purposes.

The solution was configured to meet L&C's operational needs and risk appetite and integrated directly into their workflow for a seamless advisor experience. As a result, L&C was able to:⁵

- Reduce verification time to just **4 seconds**
- Complete the entire process in an average of **45 seconds**
- Improve pass rates by over **5%** within the first 3–6 months

CRM integration and advisor enablement

Our low-code integration allowed L&C advisors to trigger checks from within their existing workflows, without requiring customers to download additional apps.

This friction-right experience helped advisors communicate more efficiently and enabled customers to respond quickly – often within minutes – with the flexibility to provide guidance through customised instructions where needed.⁶

⁴ Mortgage Solutions. (2023). Average house buyer spends nearly five hours signing documents and verifying ID. AE3 Media Ltd. Retrieved from <https://www.mortgagesolutions.co.uk/news/2023/04/18/average-house-buyer-spends-nearly-five-hours-signing-documents-and-verifying-id>

⁵ TransUnion (2025). Internal performance data (sourced from own statistics)

⁶ London & Country Mortgages. (2025). Supporting our customers. London & Country Mortgages Limited. Available at: <https://www.landc.co.uk/contact-us/supporting-our-customers>

Scalable rollout and ongoing optimisation

Following the successful pilot, L&C scaled the solution across their UK operations, with over four hundred and fifty users now accessing verification tools through TransUnion's portal. Our team provided ongoing support, training and optimisation to ensure the solution continued to meet evolving business needs.

By layering these capabilities, L&C Mortgages is now equipped to reduce fraud risk, accelerate onboarding, and deliver a faster, simpler mortgage experience – all while maintaining compliance and strengthening customer trust.

OUTCOME

The combination of L&C Mortgages' commitment to delivering fast, customer-first mortgage experiences and TransUnion's expertise in identity verification has helped create a more efficient, secure, and scalable onboarding process.

L&C Mortgages, with the support of TransUnion's solutions, can:

- ✓ Verify customer identities quickly and accurately, reducing friction while maintaining security
- ✓ Streamline advisor workflows, enabling faster communication and onboarding
- ✓ Mitigate fraud risk and support compliance with identity and anti-money laundering regulations
- ✓ Improve customer satisfaction through faster response times and simplified document handling
- ✓ Deliver a seamless, scalable experience across teams and regions

FINAL THOUGHTS

- TruValidate is a suite of identity and fraud prevention solutions that helps make trust possible between brokers and customers.
- Taking a layered approach to identity verification helps reduce fraud risk without adding unnecessary friction.
- TransUnion's CRM-integrated solution supports faster onboarding, improved advisor workflows and better customer responsiveness.
- Our expert team collaborates closely with clients to tailor solutions, optimise performance and deliver measurable results.

For more information on how TransUnion's TruValidate solutions can help you streamline identity verification, reduce fraud risk, and deliver a friction-right customer experience, get in touch: transunion.co.uk

