G-Cloud 15

Consumer Empowerment Service Definition

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Overview

Building on the open banking movement and an increased perception of control and ownership in today's consumer market, TransUnion's Consumer Empowerment solution provide non-SHARE contributors with access to our bureau data, where explicit consumer consent is obtained. TransUnion's Consumer Empowerment solution is uniquely positioned within the market to provide organisations who do not contribute to the bureau with access to consumer credit data where the necessary consent has been obtained. The solution is highly configurable and flexible and is deployed across multiple use cases with clients instantly recognising the benefits and power of such a solution.

Key Features

TransUnion's Consumer Empowerment solution is a modular service that can be configured depending on client requirements. The key modules are:

- **Pre-built IDV verification:** Underpinned by TransUnion's award-winning TruValidate suite which verifies the consumer to ensure they are who they claim to be and that they have the right to provide consent for their data to be used for the specified purpose.
- **Credit Score:** A credit score provides an understanding as to a consumer's current financial standing and thus their propensity to repay credit. Updated every 24 hours, TransUnion's Gauge score provides an accurate and transparent credit score; the same score is provided to both lenders and consumers.
- **Credit Report:** The credit report provides detailed information around financial accounts for the consumer including their payment behaviour and any public data records (e.g. CCJs, bankruptcy), providing a unique insight into a consumer's attitude and propensity to repay credit.

Key Benefits

The Consumer Empowerment solution provides organisations who are non-SHARE contributors with access to the consumer's credit data, providing the necessary consent is obtained.

- **Access to the actual credit information including credit score:** Traditionally, this form of solution would provide a postcode level credit score which is a blended score based on the average within the postcode and as such is subject to demographic bias. TransUnion's Consumer Empowerment solution provides approved organisations with access to the consumer's individual credit score, based on their credit report. This provides a highly accurate indicator of their financial standing with any postcode demographic bias removed.
- **Quick access to the consumer's debt and spending information:** Access to a consumer's credit report data provides detailed information around financial accounts for the consumer, including their account status, type of account, limit history, linked accounts and much more, thus providing rich insight into their current financial agreements and their attitude and propensity to repay.
- **A friction right customer journey:** From a consumer perspective this form of solution enables them to permit their data to be shared electronically, thus enabling a frictionless, robust consumer journey.
- **Reduction in manual effort:** To date we have found the Consumer Empowerment model works best in environments where previously manual verification of existing credit commitments had to be obtained e.g. debt management. The use of Consumer Empowerment provides access to this data electronically and in near-real time to enable it to be easily embedded into internal processes.

- **An empowered consumer:** TransUnion's Consumer Empowerment solution puts the power and control with the consumer; they decide with who and when they want to share their credit data. We've found this creates an engaged Consumer.