



G-Cloud 15

Acquisition Manager, Powered by DS Link

Service Definition

Prepared for Crown Commercial Services

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Executive Summary

Acquisition Manager enables government organizations to evaluate complex data from credit bureaus and other sources, delivering faster, consistent, and automated citizen decisions at scale.

How It Helps

Understand Citizens Better

- User-defined orchestration strategies to select the right data.
- Access to the latest TransUnion Credit Bureau data and model services.
- Integration with internal data sources (e.g., lookup files, data services).
- Connectivity to external sources, including all UK Credit Bureaus.

Make Targeted Decisions

- Move beyond one-size-fits-all strategies—tailor decisions by process and channel.
- Deploy strategies leveraging multiple data sources for risk assessment, fraud mitigation, and advanced automation.
- Embrace innovation with flexibility to test Machine Learning models, champion/challenger strategies, and adapt quickly.

Create Great Experiences

- Deliver decisions in seconds or minutes, not days or weeks.
- Reduce steps through automation, lowering abandonment rates.
- Provide decisions across all channels—online or mobile.

Highly Configurable Functionality

Flexible Data Access

- 100% data agnostic—integrates with any provider.
- Rapid onboarding of new data sources.
- Immediate access to TransUnion data, scores, and services.

Robust Decisioning

- Advanced business rule management tools.
- Support for scorecards, decision trees, matrices, tables, natural language rules, and ML models.
- Risk, affordability, fraud, and service provision decisions.

Queue Management and Workflow

- Efficient case handling with workflows and queues.
- Document capture and generation (email, SMS).

Business Intelligence & Insights

- Intuitive reports and KPI dashboards.
- Built-in champion/challenger and impact analysis testing.
- Design Studio for authorised users to adapt rules and strategies.

Key Benefits

- **Rapid, focused delivery** by an experienced professional services team with a proven track record.
- **True multi-bureau capability:** fully integrated with all UK Credit Reference Agencies and key third-party data sources.
- **Dedicated SaaS platform** hosted on AWS for high availability, optimal performance, and automatic updates.
- **Strategic partnership approach:** fixed-price projects delivered on time and on budget, with clear timelines and accountability.

Solution Overview

Acquisition Manager is a modular, cloud-based solution designed to deliver **real-time automated decisioning** and reduce operational costs by streamlining the onboarding and citizen management processes.

How It Works

Acquisition Manager integrates seamlessly with front-end or middleware systems via a **real-time API** using our Web Service Interface. Each request is routed to the appropriate process flow for the business unit or citizen journey stage, enabling consistent decisioning across the organisation.

Modular Architecture

Built on a **MicroServices framework**, Acquisition Manager supports automated decisioning using both internal and external data sources, driving efficiency and scalability.

- **Prebuilt Interfaces:** Includes connections to all three major UK Credit Reference Agencies, along with value-added services such as ID&V, affordability, fraud checks, and Open Banking data. Additional integrations with internal systems and external providers are supported.
- **Custom Adaptors:** For unique requirements, adaptors can be developed by your team or TransUnion's dedicated development team. For example, organisations often need access to historical applicant data or exception lists—these can be hosted by TransUnion or accessed via your APIs.

Multi-Bureau Advantage

Our **TruBureau** approach standardises, de-duplicates, and consolidates raw data from multiple Credit Bureaus, ensuring resilience and improved applicant journeys. This mitigates bureau downtime, resolves thin files, and supports real-time decisioning.

Key Components

- **GDS Link Design Studio:** Enables business users to configure strategies and workflows without IT involvement.
- **Decision Engine:** Executes real-time decisions based on configured strategies
- **Case Manager:** Web portal to manually review cases and select next actions

Configurable Features Include:

- Multiple scorecards and ML models.
- Policy rules and matrices.
- Multi-channel strategies.
- Conditional decision logic.
- Champion/challenger testing.
- Interactive simulation and testing.
- Secure repository for strategy management.

Solution Architecture

- **Cloud-Native on AWS:** Deployed across multiple availability zones with optional multi-region support.
- **Performance & Security:** Low latency, high throughput, fully scalable, fault-tolerant, and monitored 24x7.
- **Connectivity:** Supports XML and JSON/REST over HTTPS (TLS 1.2+).

Implementation Approach

Project Management

TransUnion assigns an experienced Delivery Team to manage the full lifecycle—**design, build, and test**—ensuring a smooth transition to production.

Design Phase

We collaborate closely with your team to define all solution components. Approved design specifications provide a clear blueprint aligned with business requirements.

Build Phase

The solution is configured according to signed-off specifications. Regular checkpoints and client engagement ensure visibility and enable incremental testing at agreed milestones.

UAT & Testing

Upon build completion, the solution enters **User Acceptance Testing**, where your team validates functionality and performance before deployment to live.