

# Empower Consumers to Understand and Protect Their Credit Health



## OVERVIEW

Our CreditView solution gives consumers an interactive view of their credit information, along with educational tools and useful insights to better manage their financial profile. By putting more control in their hands, you can show support, engage more deeply, and build trust and loyalty.

### **Educate consumers**

on the benefits of self-monitoring and improving credit risk scores, lowering delinquency rates leading to improved account uptake during upsell and cross sell campaigns.

### **Better engage more customers**

with alerts to changes on their credit profile, providing a genuine reason for regular and repeat engagement. Consumers will log in to view their credit change alerts as they happen, to view their credit score every month and to update their credit information.

### **More profitable relationships**

with credit insight about your customers, and regular engagement, you can present compelling offers that match their profile and increase applications at the most appropriate times.

### **Increase customer loyalty**

with our educational content, tools and targeted risk-based offers.

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CreditView subscribers are three times more likely to open an account when a provider contacts them with the right offer.

Of those consumers who monitored their credit report with CreditView, 45% improved their credit score by up to 50 points.

One third of subprime consumers improve their delinquency rates by 100 basis points after 3 months of monitoring with CreditView.

Many SA consumers don't understand the power of their credit report, so they can't take full advantage of your products and services. By taking the lead in their credit education, you immediately invite stronger consumer relationships and more profitable business opportunities.

## PRODUCT FEATURES

### TransUnion Consumer Credit Report

Consumers can access their credit profile which includes information from credit providers, such as personal information, payment profile, credit listings (defaults and judgments) and TransUnion enquiries.

### Debt Analysis

This detailed view of debt allows consumers to assess credit commitments versus income and gives them a better understanding of where they stand to better organise debt and optimise credit use.

### Credit Alerts

Consumers receive alerts by email or SMS, enabling them to see unexpected, negative listings or unauthorised changes that may indicate fraud, including:

- An application enquiry
- An account opening
- A judgement or default added or removed

### Credit Education

We provide articles and FAQs related to consumer credit data.

### Consumer Credit Score

This summarises the information in a consumer's credit report, showing how their credit profile appears to lenders. The credit score reflects changes in the credit market to provide more accurate insight into credit standing.

### Score Simulator

This tool allows users to work with credit variables of their score to predict the impact of specific changes and improve their credit behaviour.

### Credit Overview

Outlines the key metrics in the consumer's credit report: number of judgments, defaults, number of overdue accounts and current debt balance.

### Featured Offers

CreditView with Offers empowers businesses to make targeted, timely offers to grow new accounts, and improve customer engagement and management efforts.

### Score History

Provides consumers a graphic indication of changes to their TransUnion Consumer Credit Score over time.

### How you compare

Delivers a percentage rank of a user's TransUnion Consumer Credit Score against the TransUnion credit-active population.

### Score Reasons

Lists the top 1–4 negative reasons impacting the user's TransUnion Consumer Credit Score.

## Build your brand by empowering customers

We work in a consumer-driven economy where increased choice and decreasing brand loyalty is intensifying competition. A slight advantage can make an enormous difference. Give your business the edge by offering customers the power to interactively manage and monitor their credit profiles swiftly.

## BUSINESS FEATURES

- **White label** means you can add your company branding to the solution.
- **Out of the box application** allows you to plug and play from day one.
- **User-friendly, digital interactivity** enhances your customer's experience of your brand.
- **Fully configurable to your needs** to match your risk appetite and audience profile.

For more information on CreditView please contact your sales representative:

Visit: [transunion.co.za/creditview](https://transunion.co.za/creditview)

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