TransUnion

Integrated Credit Enquiry

OVERVIEW

Access multiple credit data sources in a single platform for faster, smarter and more confident credit decisions

When traditional bureau records are fragmented, lenders risk declining creditworthy applicants or basing decisions on incomplete information. Transunion® Integrated Credit Enquiry is a tiered solution that builds a holistic view of each applicant through a single, automated process.

By bridging data gaps, you can make more informed lending decisions while maintaining a seamless customer experience.

HOW IT DRIVES BUSINESS GROWTH

Maximize hit rates

Automatically sequence searches across TransUnion, CIC and CV Link to capture usable data for more applicants.

Streamline enquiry workflow

Automate the multi-source process end to end, with minimal system intervention for shorter turnarounds.

Gain a holistic borrower view

Aggregate signals across multiple sources to improve match accuracy and deepen risk assessment.

Strengthen new-to-credit underwriting

Assess thin-file borrowers by incorporating non-bank and telco data histories.

Deliver actionable results

Normalize data across sources to help ensure consistent attribution and high-quality risk insights.

Smart multi-source credit enquiry

TransUnion (primary source) → **CIC (secondary source)** → **CV Link (alternative data)**

TransUnion (primary source)

The Integrated Credit Enquiry queries the TransUnion database first. An instant match completes the process — no further steps required.

CIC (secondary source)

If no TransUnion match is found, the enquiry automatically routes to CIC, expanding credit coverage without manual intervention.

CV Link (alternative data)

If no bureau match is returned, the system activates CV Link, using telco data to identify the applicant.

Helping ensure higher match rates and faster decisions through intelligent, multi-source credit verification.

ELIGIBILITY

The Integrated Credit Enquiry is available to TransUnion members and CIC-qualified Accessing Entities that have nominated TransUnion as its Special Accessing Entity (SAE) — subject to regulatory and onboarding requirements.

COMPLIANCE

The service utilizes borrower information sourced from CIC and TransUnion databases in compliance with the Credit Information System Act (RA 9510) and CIC data access guidelines.

Contact your TransUnion representative

to discuss how the Integrated Credit Enquiry can support your lending decisions.