CIC Stand-Alone Credit Report

OVERVIEW

Expand your lending visibility beyond traditional credit files.

Thin-file borrowers – those without a traditional bank history – represent a significant growth opportunity in the Philippines. But they're often overlooked by traditional credit checks.

Available through the TransUnion® Multi-Tenant Core Connect platform, the CIC Stand-Alone Credit Report allows you to access Credit Information Corporation (CIC) data for borrowers who fall outside conventional credit profiles.

KEY FEATURES

Multiple Access Channels

Available via real-time API, secure web portal, and batch processing for high-volume needs.

Batch Portfolio Review

Assess existing borrower portfolios at scale using CIC data.

Analytics Enablement

Generate insights to support risk assessment, portfolio monitoring, and business strategy.

Expanded Data Coverage

Includes financing from cooperatives, microfinance, and utilities.

BUSINESS VALUE

- Extend reach to thin-file and new-to-credit segments
- Access broader exposure and critical event indicators
- Reduce manual effort through flexible delivery channels
- Meet requirements under RA 9510 as a Covered Entity

ELIGIBILITY

The CIC Stand-Alone Credit Report is available to Accessing Entities that have completed CIC accreditation and nominated TransUnion as their Special Accessing Entity (SAE) — subject to regulatory and onboarding requirements.

COMPLIANCE

Aligned with the Credit Information System Act (RA 9510) and supported by robust data governance and privacy controls.

Contact your TransUnion representative to discuss how the CIC Stand-Alone Credit Report can support your acquisition and compliance strategies.