



Empower consumers with tools, education, and insights to help them manage their credit health and identities

OVERVIEW

TruEmpower credit and identity solutions enable businesses to help their customers better understand, protect, and take control of their financial health and digital identities. These solutions seamlessly integrate into existing digital experiences, allowing businesses to support consumers' unique needs and advance specific strategic business objectives. The TruEmpower suite of solutions provides meaningful digital engagement touchpoints that deliver differentiated value and foster deeper, more loyal customer relationships.

SOLUTION BENEFITS



Attract new customers

Provide in-demand credit and identity tools that consumers expect from the businesses they transact with.



Strengthen relationships

Deliver optimized experiences that encourage deep customer engagement, increase loyalty and satisfaction, and support retention.



Drive personalization and profitability

Leverage credit insights to build personalized experiences and present relevant offers that resonate with customers.

KEY USE CASES

Education and Engagement

Provide educational tools that help consumers better understand and engage with their credit and identities and keep them coming back to your site.

Insights and Monetization

Use deep consumer insights and unique tools to identify and act on targeted monetization opportunities, deepening your share of wallet.

Identity Protection and Management

Empower consumers and businesses with tools and support to manage and protect their identities and digital lives.

TruEmpower Solutions

From future credit simulations to identity monitoring, empower your consumers to take action to build their credit health and protect their identities.

Credit Education and Engagement

Provide helpful credit information and enable your consumers to better understand and engage with their credit using interactive tools and alerts.

Credit Report and Score Display:

Provide meaningful access to consumers' critical credit information, in context, as a key value add to their user experience.

Simulator:

Help consumers understand potential impacts to their credit report to inform their personal credit decisions with an interactive digital tool.

Insights and Monetization

Create a data-driven, personalized user experience and present relevant offers to consumers with TruEmpower's insights and monetization solutions.

Credit Report for Targeting:

Leverage insights from the TransUnion credit report to better understand consumer credit behavior and deliver a customized consumer experience.

Credit Compass:

Bring action to insights by providing custom recommendations on how consumers can achieve their credit goals based on similarly profiled credit activity.

Credit Monitoring Alerts:

Deliver key credit report updates and information to consumers through a variety of alerts, scalable to your needs.

Educational Resources:

Bolster your consumer experience with helpful educational resources, including articles and tooltips.

Personalized Offers:

Unlock revenue opportunities by extending personalized, relevant to consumers based on their credit profiles.

Identity Protection and Management

Empower consumers and businesses with the tools and resources they need to manage and protect their identities and digital lives.

Identity Monitoring and Protection:

Equip consumers with robust monitoring tools that span a variety of credit and non-credit sources and data elements, including:

- Dark Web Monitoring
- Name & Address
- (USPS) Change of Address
- Arrest and Incarceration
- Sex Offender Registry
- Short-Term Loan
- Financial Accounts
- Financial Transactions
- Child Identity

Credit Lock:

Enable consumers to lock and unlock their TransUnion credit reports with the click of a button.

Incident Response:

Receive immediate and comprehensive support to address cyber security incidents. From incident analysis to personalized protection recommendations for your consumers, TransUnion is a one-stop-shop for end-to-cyber incident response services.

Identity Restoration:

Help consumers restore their identities after a data breach, identity theft, or instance of fraud.

