



Role of Alternative Data in Credit Decisioning

Examining the new focus on expanding credit access in the UK lending market

The UK market is evolving beyond traditional credit data

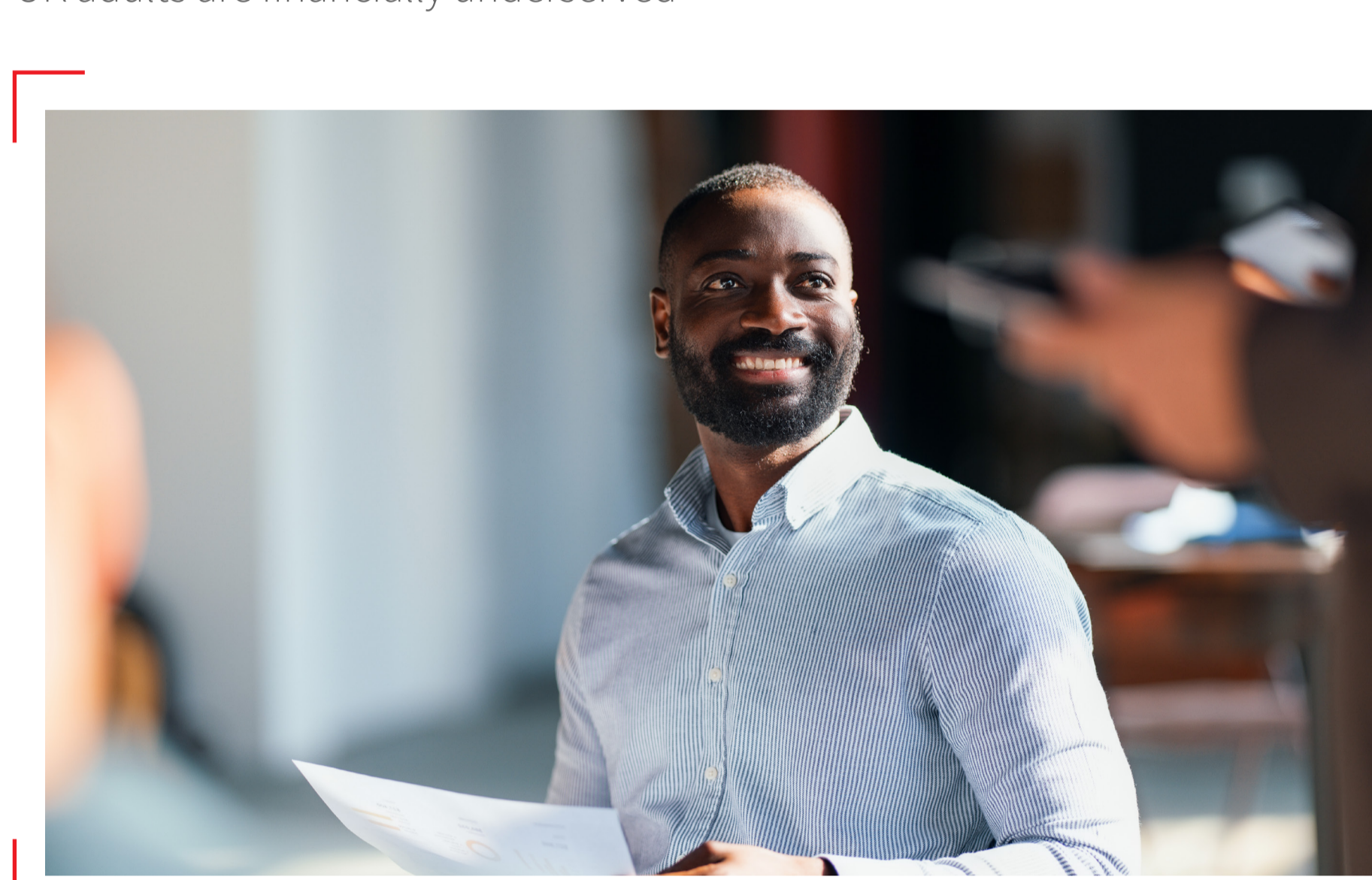
Lenders are facing increased demand for credit as economic pressures reshape consumer financial behaviour. However, for “credit invisible” or “thin file” consumers, traditional credit data alone often cannot capture a full picture of creditworthiness due to a narrower focus on historical credit performance.

1 in 8 UK adults is considered financially stressed¹



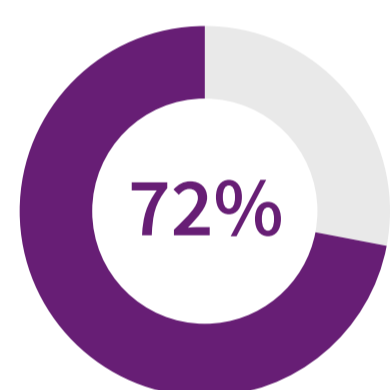
Relying solely on traditional credit performance makes evaluating many financially reliable borrowers more difficult—and can create a gap between risk assessment and real-world financial behaviour.

20.2 million UK adults are financially underserved²

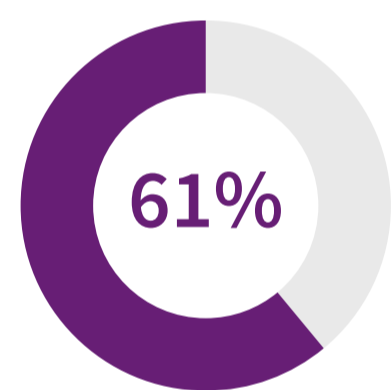


Alternative data provides a broader view of creditworthiness

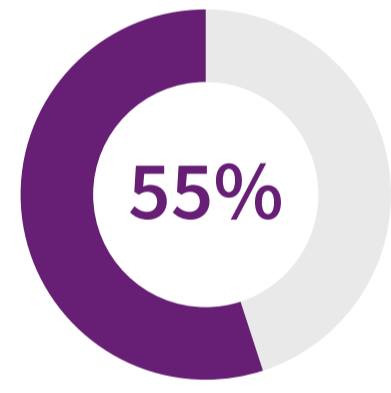
Alternative data is helping lenders bridge this gap, providing vital predictive insight into how consumers spend and manage their financial lives both presently and historically. When combined with traditional credit data, alternative data enables a more complete understanding of affordability, financial resilience and consumer risk—enabling more inclusive, accurate lending decisions.



72% of lenders report improved portfolio performance when using alternative data³



61% are somewhat to far more confident in making consumer lending decisions based on alternative credit data³



55% of 2.8M financially excluded individuals could be successfully scored using an alternative credit score⁴

Incorporating alternative data increases approved lending volumes



for alternative finance institutions⁵



for challenger banks⁵

Turn alternative data insights into more confident lending decisions with LexisNexis® RiskView™ UK

As lenders look to strengthen portfolio performance while expanding access to credit, LexisNexis® RiskView™ UK provides the ability to move beyond traditional data. By adding a second layer of risk assessment that augments typical credit data, RiskView™ UK can be used across the customer lifecycle for a better view of risk, affordability, financial stress or vulnerability.

Delivered via API, batch and web UI, RiskView™ UK unlocks new opportunities with deeper portfolio insights that support proactive consumer engagement.



2.69B+
public records and data resources



57.6M+
UK consumer entities from LexID® database



750+
data attributes



30%
of high-risk customers discovered to be lower risk*
*Unbooked population classified high-risk by CRA score

Expand and strengthen your credit risk assessments

Now you can gain a more complete understanding of consumers' circumstances to make smarter lending decisions and meet rising credit demand.

Learn more about how LexisNexis® RiskView™ UK can enhance your credit decisioning while balancing growth and risk.

risk.lexisnexis.co.uk/products/riskview

¹LexisNexis® Risk Solutions, 2025 Financial Inclusion Report.

²Introducer Today, “Credit ratings must include rental payment records – new campaign.” November 2025.

³Datos Insights, Consumer Lending Confidence Survey 2025.

⁴LexisNexis® Risk Solutions, “Analysing Financial Exclusion and Credit Distress in the UK.”

⁵Chartis, LexisNexis®, “Role of Alternative Data in the UK Lending Market.” March 2026.