LexisNexis® RISK SOLUTIONS

LexisNexis® RiskView™ UK

Enhance credit decisions, promote financial inclusion and expand your addressable market

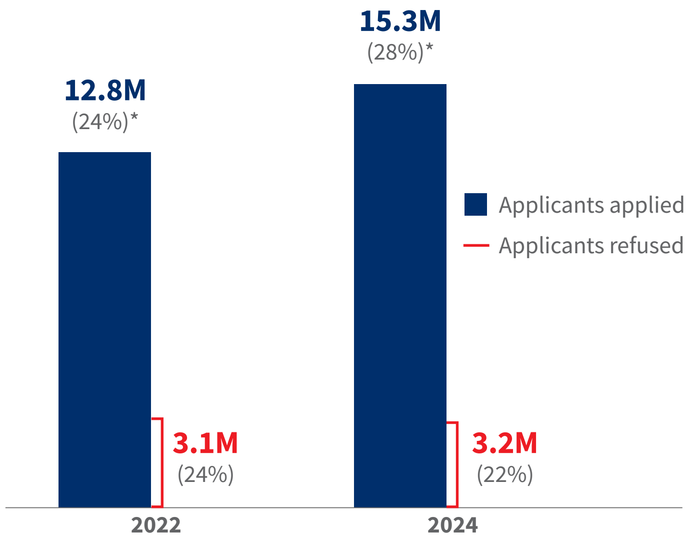
LexisNexis® RiskView™ UK adds the power of alternative data to the credit risk decision process, enabling you to assess individuals more thoroughly than simply relying on their traditional credit history.

Balancing portfolio growth with effective risk management is more complex than ever. Evolving consumer expectations, intensifying market competition and mounting economic pressures are reshaping how credit risk is assessed across financial services.

Organisations relying solely on traditional credit bureau data may be overlooking vital predictive insights. Incorporating alternative data sources, such as previous credit applications and short-term loan applications can enhance your ability to make more informed, inclusive and resilient lending decisions.

Credit demand in the UK reached new heights in 2024

Adults in millions



*Percentage of total adult population

LOAN

While some refusals may reflect higher-risk applicants, **15% of those initially declined successfully secured credit elsewhere,** suggesting untapped potential for lenders willing to look deeper[1]

A limited view of consumer behaviour means a limited view of risk

Using alternative data to improve credit risk assessments delivers more inclusive lending decisions and enables more consumers to utilise affordable and accessible credit.

RiskView™ UK goes beyond traditional credit reference histories. Alternative credit scores take additional credit product information like high-cost short-term loan or online lending data, alongside non-credit event data like asset ownership or property data, to provide a more complete view of a consumer's circumstances resulting in a risk assessment that assesses stability, willingness and ability to repay.

1 in 8

adults can be defined as potentially financially stressed in the UK[2]

RiskView™ UK supports credit pre-screening, new credit applications and ongoing customer monitoring

Delivered via API, batch and web UI (User Interface), RiskView™ UK can be used across the customer lifecycle for a better view of risk, affordability, financial stress or vulnerability. By building key datasets and providing access to 2.69B active records, 57.4M unique UK IDs and 750+ attributes, RiskView™ UK helps you to:

Unlock new opportunities with a more accurate assessment of financial capability.

Enhance understanding of consumer risk to reduce exposure to losses and potential harm.

Strengthen market position by offering consumers highly competitive pricing.

Drive better outcomes with deeper portfolio insights that support proactive consumer engagement.

Use more data for a more complete view of customers to inform credit risk assessments

Unlike risk scoring products from traditional Credit Reference Agencies, RiskView™ UK does not require consumers to have a previous credit history to provide a risk score and assessment. Instead, it leverages alternative information from our extensive data sources, connects it to customer profiles using advanced statistical linking and uses predictive analytics to help support better, fairer credit risk decisions.

Unlock smarter lending decisions with RiskView™ UK

Refine swap-in/swap-out strategies: Gain deeper insights into opportunity and risk so you can shift resources away from high-risk applicants and toward low-risk candidates who may be excluded by traditional assessments.

Evaluate more applicants: Assess creditworthiness for consumers with little or no traditional credit history, expanding your reach to underserved but potentially reliable borrowers.

Inform risk-based pricing: Execute risk-based pricing strategies with greater precision to tailor pricing to each applicant's true risk profile.

A person-centric data universe with LexID®

Get a 360-degree view of consumers by using advanced analytics and innovative linking technology for better credit risk insights.

Vast public records and data sources

The reliability and scale of LexisNexis® Risk Solutions data resources include more than 20 years of referential data created from almost three billion consumer records, with new information continuously added.

Powerful dynamic linking

Our proprietary LexID® linking technology uses multi-patented machine learning algorithms to match and connect disparate information about an identity and assigns a unique identifier with great precision.

More accurate matching, persistent ID

Each LexID® profile is continuously updated as new records are ingested, creating a persistent and extremely accurate picture that accounts for identity changes over time.

Comprehensive LexID® database

The LexID® entity database manages information on more than 57.6M UK consumer entities.

Product foundation

Our LexID® technology is the fundamental engine that fuels the LexisNexis® Risk Solutions portfolio of products.

30%

of high-risk customers discovered to be lower risk*

*Un-booked population classified high risk by CRA score

RiskView™ UK can be used to identify new opportunities

Using historic customer data from a motor finance lender, we were able to apply a RiskView™ UK model to a segment of consumers that had applied for a loan but subsequently didn't take it up.

Of the consumers in this group that were classed as high risk by a traditional Credit Bureau score, 30% were identified by RiskView™ UK as low risk. If the lender had these insights available at the point of lending, they could have offered more favourable rates and won more business from these consumers.

Make LexisNexis® RiskView™ UK part of every credit decision. Talk to us to find out how:

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About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

1. Financial Conduct Authority, 2025. "Financial Lives 2024." https://www.fca.org/uk/financial-lives/financial-lives-2024 2. LexisNexis® Risk Solutions Financial Inclusion Report.