

Methodology for 'Credit Not Due: The Limitations of Credit Score Apps'

Dozens of companies offer consumers access to their credit scores. For this [study](#) of five credit card apps, we decided to examine services that meet all of the following criteria:

1. Services that offer credit score access, either directly or as part of a broader bundle of services.
2. Services that market credit score access as a core piece of their value proposition.
3. Services that deliver credit score access via a mobile application, which would enable us to evaluate their data privacy and security practices.

We then further narrowed the number of services we evaluated to the five most popular ones, using the number of app downloads (as reported by Google Play and Comscore) as a proxy for popularity.

Based on those criteria, we evaluated the following services: ¹

- Credit Karma
- Credit Sesame
- Experian Credit Report
- myFICO
- TransUnion: Score & Report

These services use a range of business models. Some charge a fee for credit scores, others charge a fee for a bundle of services that includes access to credit scores, and one, Credit Karma, does not charge for access to credit scores.

To conduct the study, CR experts enrolled in these services, and examined their websites, mobile apps, and App Store and Play Store descriptions, as well as their marketing, privacy policies, and terms of service. We also interviewed approximately 20 consumers who use these services and collected more than 300 narratives from members of Consumer Reports who use the services. The goal was to understand what information users gain access to when using these services, the type of information that the services collect from and about their users, how the services share that information, and the cost structure of the services.

CR also contacted the five companies with detailed questions about their practices, based on our initial findings. While none provided responses to all of the questions, all five (Credit Karma, Credit Sesame, Experian Credit Report, TransUnion, and myFICO) provided information that helped inform this report.

[Read the full report](#)

1. The third major credit bureau, Equifax, did not offer a similar service that met our criteria at the time of the study.