

Creditxpert What-If Simulator See the future. Pull through more loans.

Could your customer get a higher credit score — or is something looming in the future that could reduce it? You want to help, but credit scoring is complex. Don't guess how to help. Simulate the future instead.

CreditXpert® What-If Simulator™ puts the control in your hands.

With What-If Simulator, you can get a score forecast that simulates the impact of complex changes or pending activities that affect your client's credit score. Safely test changes before taking action — or mitigate upcoming issues — so you can make informed decisions, be proactive, and find just the right actions for your client.

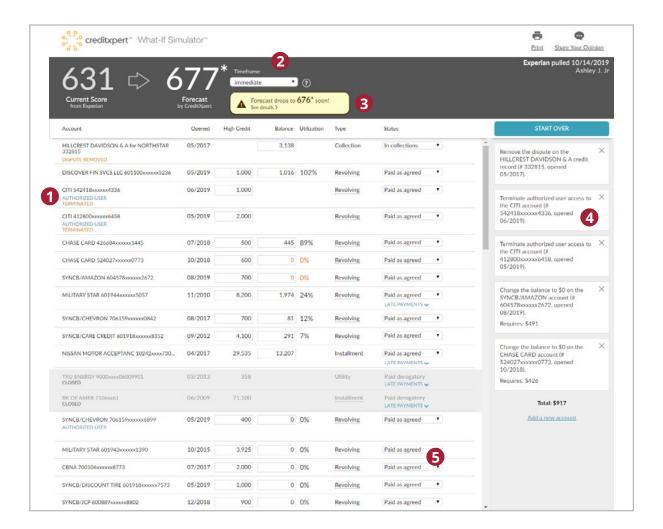
- See the future What-If Simulator lets you test multiple actions to predict their impact and build just the right plan for your client.
- **Pull through more loans** Higher credit scores lead to better loan terms. So you can retain more clients to increase your sales volume and revenue.
- Delight clients You'll give clients a path to get the best loan possible delighting them and increasing your referral business.

Actions that can be simulated in What-If Simulator

- · Pay down balances
- Delete a public record
- Delete a credit or collection account
- · Change the status on a public record
- Open a new credit account
- · Delete an inquiry
- Pay off delinquent balances
- · Modify the credit limit/high credit
- Correct late payment status
- Add an authorized user account
- Remove an account dispute
- · Terminate an authorized user account
- Increase a balance
- · See impact of passage of time

Make informed decisions, be proactive, and find just the right actions for your client.





Stop guessing and start forecasting

- 1. Expanded Authorized User Simulation See score impacts terminating (removing access to the account) or deleting the account. Credit bureaus sometimes report the account as "terminated" when deletion is requested.
- 2. Test in multiple timeframes up to 2 years. Immediate timeframe mirrors rescoring action.
- 3. Score Drop Alert Get alerts when a score is expected to drop soon.
- 4. Simulate Combinations Test multiple options to see the impact.
- 5. Custom scenarios for full flexibility.

CreditXpert Wayfinder

Close more loans by helping customers get their best credit score.

What do you do when you have a customer whose score may be lower than they need but has the potential to improve? You certainly don't want to turn away their business. You definitely want to improve your pull-through rate. You want to be the one who makes your customer's dreams come true. But credit scoring is complex, and you just don't have the time to become a credit expert.

CreditXpert Wayfinder™ does the work for you.

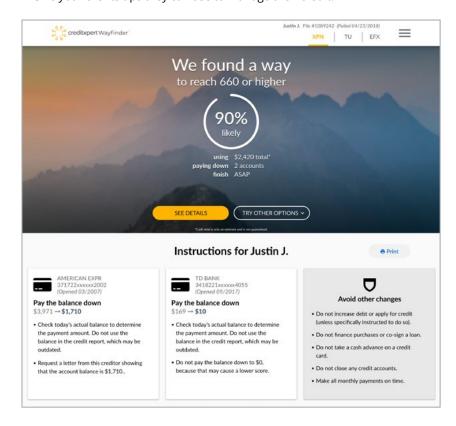
Wayfinder's intelligent algorithm takes just seconds to evaluate hundreds of options — then generates a personalized plan that considers score, effort, timing and other factors. The result: A set of specific steps your customer can take to attain the score they need.

Close more loans.

CreditXpert Wayfinder has been engineered to help you close clients with addressable credit issues — which is the key to increasing your sales volume and overall revenue. Get the right plan Wayfinder balances desired score, reliability, effort, timing, and total cost — so you don't need to be the expert. Deliver an exceptional experience. You'll help customers improve their score by an average of 27 points — delighting them and increasing your referral business.

See the results automatically.

- Confidence level The likelihood the customer will reach their target score with this.
- Investigate the options See different plans to reach a range of outcomes.
- Quickly print and share the plan with your client.
- Eliminate guesswork with a specific plan of action.
- Give your clients tips they can use to manage their credit.



CreditXpert Credit Assure

See the potential in every borrower.

Does your credit report include both the credit score and the potential credit score? With Credit Assure™ from CreditXpert, you don't just get your customer's credit score — you also see their score potential, automatically on every credit report. So, you can judge their potential to qualify for a loan or a better loan program. That's the first step to helping you close more loans and exceed your applicants' expectations.

CREDIT ASSURE™			
Borrower: PATRICK PURCHASER			
	Equifax	TransUnion	Experian
Current Score**	670	661	675
Potential Score*	683 see how >	687 see how >	717 see how >

equifax.com/business/creditxpert-suite