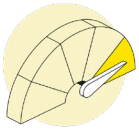
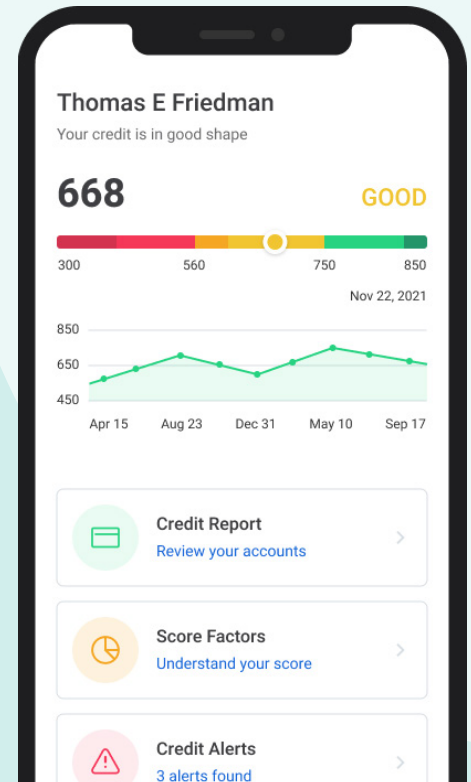


# Support financial wellness, increase engagement, and drive revenue

array

EQUIFAX®

*Array and Equifax make it easy for financial institutions to offer a fully customizable set of credit monitoring tools inside their digital experience.*



## Drive user engagement

66% of US consumers are actively trying to manage their credit scores<sup>1</sup>. Array's users return to the platform an average of 2.2 times per month<sup>2</sup>.



## Continuous access to innovative products

Array's commitment to product innovation means you always have access to the latest and greatest.



## Increase loan applications and conversions

US consumers are frustrated by irrelevant credit offers. Credit insights powered by Equifax data allow you to offer your products to the right consumer at the right time.



## Support financial wellness

Consumers who think their financial institution supports their financial health are 5x more likely to report interest in purchasing additional products and services<sup>3</sup>.

## Did you know?

80% of consumers want their financial institution to help them improve their financial health, but only 14% of consumers feel that their financial institution is actually helping<sup>3</sup>.

Partnering with Array and Equifax to provide a full suite of credit monitoring solutions to your consumers can help position your organization as the financial institution your consumers need.

# My Credit Manager

*Connect with users on a whole new level when you provide them with their credit score and report with simulation tools, debt analysis, and educational content to help them improve their financial wellness.*

## Credit Score

Show users their VantageScore® 3.0<sup>3</sup> from Equifax. With the credit score tracker, they can see how their credit score has changed over time.

## Credit Report

With 24/7 access to their Equifax credit report, users can keep track of inquiries, open lines of credit and more, all while keeping their credit score in good standing.

## Change Alerts

Users will receive notifications when their credit score or report changes, so they can rest assured that it's always accurate.

## Debt Analysis

Give your users one location to view and manage their debt. They can see open balances and monthly payments, and even calculate their debt to income ratio.

## Client Console

Access actionable credit data insights through a dashboard jam-packed with analytics that will enable you to make smarter, data-backed decisions.

## Credit Score Coach

Provides statistically proven pathways for consumers to improve their credit score over time.

# Offers Engine

*Use credit data to hyper-segment and drive an omni-channel personalized marketing approach.*

## Custom Segmentation

You define a set of rules for your users based on credit data attributes that identify which individuals would be a good fit for your products.

## Targeted Offers

Deliver targeted offers directly to your users knowing they have a higher likelihood of approval as a result.

To learn more, contact your Equifax account representative or visit [array.com/partners/equifax](https://array.com/partners/equifax)

<sup>3</sup> VantageScore is a registered trademark of VantageScore, LLC. The credit score provided is based on the VantageScore 3.0 model using data from Equifax. There are various types of credit scores, and lenders may use a different type of credit score to assess your creditworthiness.

