Consumer Engagement Suite — Credit API Solutions

Empower customers with credit information for informed decisions and stronger relationships.

The Consumer Engagement Suite from Equifax provides credit information to your customers, promoting financial education and strengthening customer relationships.
Consumers are on the lookout for ways to improve and maintain their credit scores. Credit API Solutions — including Credit Scores, Credit Reports, and Credit Report Monitoring — makes it easy for businesses to give their customers access to their credit information and keep them informed. This toolkit not only helps customers make smart financial decisions, but also strengthens the bond between customers and businesses, driving increased growth opportunities. Solutions are available via the Consumer Engagement Suite section of the Equifax Developer Portal.

Research show that consumers are checking their personal credit information for accuracy and identity protection.[1]

80% of consumers want their financial institution to help them improve their financial health.[2]

Only *14%* of consumers feel that their credit union or bank is helping.[2]

Key benefits

Deepen customer relationships and foster trust.

Attract new customers and increase engagement.

Personalize financial solutions based on credit insights.

Stay ahead of the competition with innovative features.

Credit Scores

Drive customer engagement by providing direct access to credit scores

Credit Scores is an API enabling financial institutions or other providers to deliver consumers direct access to their credit scores within their own portal or application. Enable consumers to gain insights into credit scores and trends over time with historical VantageScore® data. Offer multiple score models, including VantageScore® and FICO®. Empower customers to track their progress and make informed financial choices.

Available scores		
Score name	**Score ranges**	**1B / 3B**
VantageScore® 3.0	300 - 850	1B and 3B
VantageScore® 4.0	300 - 850	1B Only
FICO® Score 8	300 - 850	1B Only
FICO® Bankcard Score 8	300 - 850	1B Only
FICO® Auto Score 8	300 - 850	1B Only
FICO® Score 5	334 - 818	1B Only
FICO® Auto Score 5	250 - 843	1B Only
FICO® Bankcard Score 5	253 - 858	1B Only
FICO® Score 9	300 - 850	1B Only
FICO® Auto Score 9	300 - 850	1B Only
FICO® Bankcard Score 9	300 - 850	1B Only
FICO® Score NG 2	180 - 926	1B Only
FICO® Score 10	300 - 850	1B Only
FICO® Auto Score 10	250 - 897	1B Only
FICO® Bankcard Score 10	250 - 881	1B Only
FICO® Score 10 T	300 - 850	1B Only

Credit Report

Improve customer engagement by providing direct access to credit reports

Credit Reports is an API enabling financial institutions and other providers to deliver consumer credit reports directly within their portal or application.

Secure data storage: Credit reports are delivered directly to consumers, thus eliminating sensitive data storage challenges for partners.

Credit report data elements include:

- Total open accounts
- Length of credit history
- Average account age
- Debt- to-credit ratio
- Total credit limit
- Total credit available

60% of consumers checked their credit report within the last week or month.[2]

Credit Report Monitoring

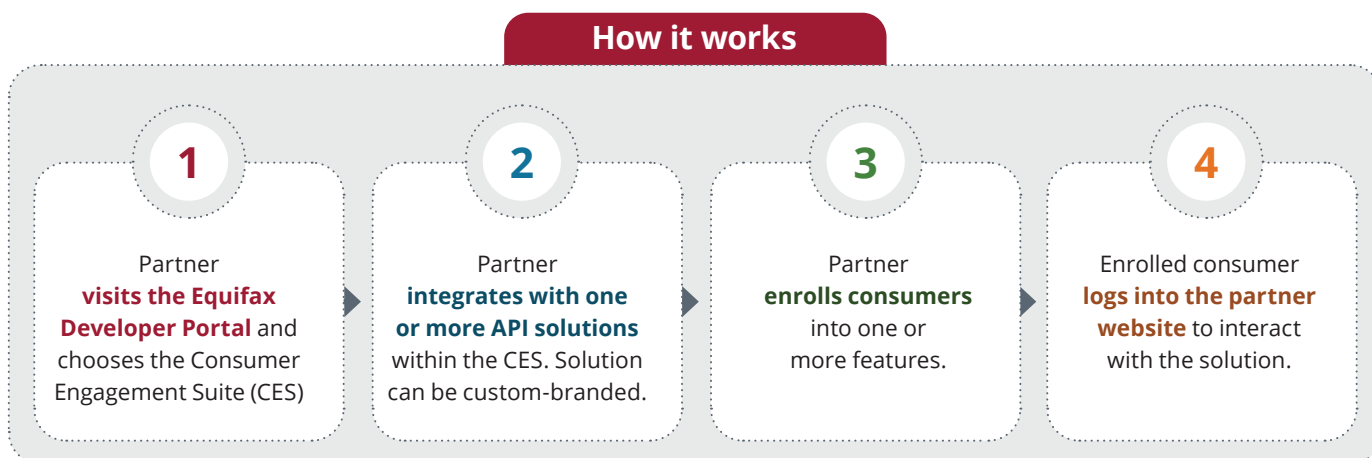**Empower your customers through updates on their credit health**

Credit Report Monitoring (API) is an add-on for Credit Reports (API); it enables financial institutions and other providers to send consumers alerts on their credit reports. Offer single-bureau (Equifax) or multi-bureau monitoring.

Single-bureau and Multi-bureau Alerts: New Inquiry, Address Change, New Collection, Existing Collection Change, New Account, Existing Account Change, New Bankruptcy, and Existing Bankruptcy Change

Single-bureau Alerts (Equifax only): Name Change, Blocked Inquiry, Score Monitoring, Credit Limit Monitoring, Balance Monitoring, and Telco & Utility Alerts

API Innovative features include:

- **Credit Bureau options:** Deliver a consumer's single bureau or multi-bureau (Equifax, TransUnion, and Experian) consumer credit score, credit reports, and credit monitoring alerts.
- **UI Integration:** Easily integrate information into your custom user interface (UI), within your current platforms.
- **The Flashback feature:** This feature provides customers with their historical VantageScore 3.0 credit scores.

How it works

1	2	3	4
Partner **visits the Equifax Developer Portal** and chooses the Consumer Engagement Suite (CES)	Partner **integrates with one or more API solutions** within the CES. Solution can be custom-branded.	Partner **enrolls consumers** into one or more features.	Enrolled consumer **logs into the partner website** to interact with the solution.

Who it helps:

- **Financial Institutions:** Maintain customers' credit visibility, financial health, and borrowing confidence to protect profits and grow accounts.
- **Fintech companies:** Enhance customer experience by integrating credit score data into digital platforms. Eliminate sensitive data storage burden to promote business growth.
- **Financial Service providers:** Offer self-service for credit score access. Engage customers with credit report and score access.
- **Employee Benefit providers:** Offer employees access to credit scores, reports, and portfolio updates with alerts.

Customer service API • Developer portal