



EQUIFAX

Credit Reports (API)

Improve customer engagement by providing direct access to credit reports

Using Credit Reports API, financial institutions and other businesses can provide customers direct access to their credit reports and summaries within their own product solution. This integration provides flexibility to deliver all or select line items of the consumer credit report, within certain parameters to ensure consumer receives an accurate representation of their credit situation. By utilizing the Credit Reports API, you can keep your customers in the know and confident in their borrowing abilities, while removing the burden of sensitive data storage and strengthening your customer relationships.

As part of the Consumer Engagement Suite, benefits will include:

- Easily integrate and deliver score information within your existing platform and user interface (UI)
- Simplify and automate customer engagement with schedule recurring or on-demand delivery of report and summary information
- Enhance customer relationships using data insights from customer reports

Advanced features include:

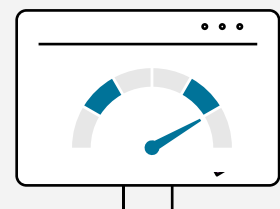
Credit Bureau Options: Option to deliver a consumer's current single bureau or multi-bureau (Equifax, TransUnion®, and Experian®) consumer credit report.

The Flashback Feature: This feature provides customers with their historical VantageScore™ credit scores.

Secure Data Storage: Eliminates sensitive data storage challenges and provides consumers insight into credit report data elements such as:

- 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.



Source: Equifax Financial Inclusion Survey April 2022; N=1,014



80% of consumers want their financial institution to help them improve their financial health. Only 14% of consumers feel that their credit union or bank is helping.

Source: Array Consumer Survey 2022

How it works:

Credit Reports integrate with a provider's website to exchange information automatically through a custom-branded UI.

The provider would then enroll their desired customers via the Consumer Enrollment API within the Consumer Engagement Suite and add the Credit Reports API to their Equifax enrollee identifier. Enrolling customer provides the critical support they're seeking to improve their financial health.

Who it helps:

- **Financial Institutions:** Increase customer account growth by keeping customers' confidence in borrowing abilities
- **Fintech Companies:** Remove roadblocks to business growth by eliminating the burden of sensitive data storage
- **Financial Service Providers:** Engage with customers by providing customer access to their credit report
- **Employee Benefit Providers:** Provide your employees the benefit of access to their credit report

Learn more by visiting us at: developer.equifax.com/products/apiproducts/credit-reports

Contact your Equifax sales representative for more information.