



Credit Report Monitoring (API)

Empower your customers through updates on their credit health

Credit Report Monitoring is an API add-on providing customers with alerts for their credit reports and scores for Credit Reports. This enhancement allows you to supply alerts to customers through scheduled or real-time change notifications. By providing consumers with credit alerts, your business can meet consumers' growing demand for monitoring solutions. Credit Report Monitoring helps provide peace of mind to your customers to stand out from the competition and drive business growth.

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

- Provide alerts to customers as scheduled updates or real-time change notifications
- Entice more customer enrollment by enabling this add-on for Credit Reports
- Stand out from the competition by meeting consumers' needs for monitoring solutions
- Easily integrate a custom user interface (UI) into your existing platform

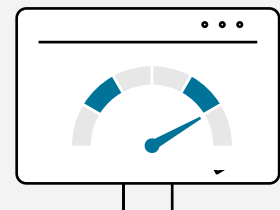
• **Forward-thinking features include:**

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

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, Balance Monitoring, and Telco & Utility Alerts

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



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



Research show that consumers are checking their personal credit information for accuracy and identity protection

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

How it works:

Credit Report Monitoring is an add-on to the Credit Reports API product. Once a provider successfully integrates with Credit Reports, they can purchase and integrate the Credit Report Monitoring feature within their platform or application.

The provider would then enroll their desired customers via the Consumer Enrollment API within the Consumer Engagement Suite and add the Credit Report Monitoring API to their Equifax enrollee identifier, along with the designated alerts and their scheduled or real-time notifications. Enrolling your customer provides the financial tools they seek while delivering the increased customer engagement your business desires.

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 Services:** Engage with customers by providing customer access to their credit scores
- **Employee Benefit Providers:** Provide your employees the benefit of current updates to their credit portfolios with a wide range of applicable alerts

Learn more by visiting us at: <https://developer.equifax.com/products/apiproducts/credit-report-monitoring>

Contact your Equifax sales representative for more information.