



EQUIFAX[®]

Credit Score Coach[™] (API)

Powered by VantageScore[®] to provide consumers financial direction while driving your business forward.

Credit Score Coach powered by VantageScore is not a credit simulator but a Virtual Credit Assistant Solution. This advanced tool provides statistically proven pathways for consumers to improve their credit over time. Providers can enable consumers to reach financial goals, from qualifying for a new line of credit to more favorable rates. Credit Score Coach helps providers build up the consumer credit population and receive insights into various consumer types, including thin files or low scores.

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

- Easy to use for all consumers regardless of credit savviness
- Employs four key credit improvement categories to maximize impact
- Provides statistically proven pathways for improving credit over time
- Pathways based on the measured outcomes of 2 million consumers

Credit Score Coach outpaces the marketplace with key features including:

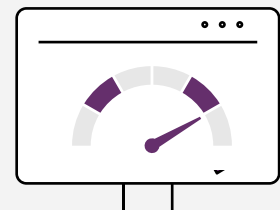
Powered by VantageScore: While most credit score simulators operate independently of the major scoring partners, Equifax partners with VantageScore. An industry leader that provides insight into risk decisions potentially resulting in real score improvements that can have meaningful consumer impacts.

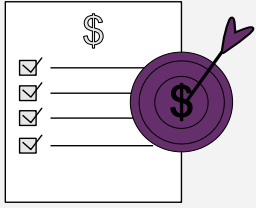
API integration: Unlike other credit simulators, our API integration allows seamless integration with our customers' websites, alleviating the need to learn and maintain additional resources.

An inclusive product: Eliminates potential barriers with consumers by providing users with language options to deliver results in English or Spanish.

61%

of consumers are actively trying to improve their credit score





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 Score Coach integrates with a provider's website to exchange information automatically through a custom-branded user interface (UI).

Suppose a customer sees the offer of a Virtual Credit Assistant and selects the link to be directed to the UI within the provider's website. The customer inputs their consumer credit profile and sets desired targets including; point increase, and time frame. Once submitted, the model delivers direction for the consumer to reach their targets through four pathways - payment activity, credit utilization, debt & balances, and credit activity. This gives consumers with an easy-to-use credit tool, while providers receive a powerful tool for customer engagement.

Who it helps:

- **Financial Institutions:** Gain insight to engage with consumers interested in understanding their credit profiles and being more active in their financial wellness
- **Financial Service Providers:** Provide customers with direct access to their credit scores and profile-specific credit advice to reach their financial goals
- **FinTech Companies:** Open a new path to customer engagement and enable proactive internal upselling - from offer matching to external lead generation
- **Employee Benefit Providers:** Easily integrate a user-friendly credit literacy tool into existing systems to provide employees with the benefit of understanding how to reach their financial goals

Learn more by visiting us at: <https://www.equifax.com/business/product/credit-score-coach/>

Contact your Equifax sales representative for more information.