



**EQUIFAX**<sup>®</sup>

## Credit Scores (API)

### Drive customer engagement by providing direct access to credit scores

Our Credit Scores API enables financial institutions or companies to provide their customers direct access to their credit scores. The integration allows you to deliver customer data within your own portal or application, providing flexibility in the user interface (UI) and simplifying your workflow. With the Credit Scores API, you can empower your customers to stay on top of their credit health, earning you customer trust and loyalty to help grow your business.

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

- Strengthen your customer relationships by providing customers with insights across VantageScore™ models
- Gain an understanding of scores over time with historical VantageScore data
- Use credit score insights of enrolled consumers to improve targeting for new product offerings

**Innovative features include:**

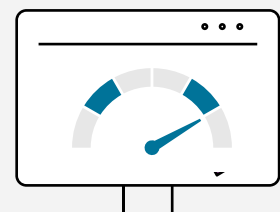
**Credit Bureau Options:** Deliver a consumer's single bureau or multi-bureau (Equifax, TransUnion®, and Experian®) consumer credit score.

**API Integration:** Easily integrate score information into your custom user interface (UI), within your current platforms.

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

**Flexible Data Delivery:** Utilize flexible delivery options from scheduled recurring to on-demand.

**61%**  
of consumers are actively trying to improve their credit score



Source: Consumer Credit Monitoring site traffic analysis July-September 2021



Research shows that consumers check their personal credit information often. During a 90-day survey period, over 51% of registered users visited their credit health monitoring site.

Source: Consumer Credit Monitoring site traffic analysis July-September 2021

#### How it works:

Credit Scores integrates 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 your customer extends the financial tools they seek while delivering the increased customer engagement your business desires.

#### Who it helps:

- **Financial Institutions:** Keep customers' credit visibility and updated on financial health to protect your bottom line
- **Fintech Companies:** Provide a better customer experience by seamlessly incorporating credit score data into your digital platforms
- **Financial Service Providers:** Enable self-service by providing customers access to their credit scores
- **Employee Benefit Providers:** Provide your employees the benefit of access to their credit scores

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

**Contact your Equifax sales representative for more information.**