



## Creditxpert What-If Simulator

See the future. Pull through more loans.

Could your customer get a higher credit score — or is something looming in the future that could reduce it? You want to help, but credit scoring is complex. Don't guess how to help. Simulate the future instead.

**CreditXpert® What-If Simulator™ puts the control in your hands.**

With What-If Simulator, you can get a score forecast that simulates the impact of complex changes or pending activities that affect your client's credit score. Safely test changes before taking action — or mitigate upcoming issues — so you can make informed decisions, be proactive, and find just the right actions for your client.

- **See the future** — What-If Simulator lets you test multiple actions to predict their impact and build just the right plan for your client.
- **Pull through more loans** — Higher credit scores lead to better loan terms. So you can retain more clients to increase your sales volume and revenue.
- **Delight clients** — You'll give clients a path to get the best loan possible — delighting them and increasing your referral business.

### Actions that can be simulated in What-If Simulator

- Pay down balances
- Delete a public record
- Delete a credit or collection account
- Change the status on a public record
- Open a new credit account
- Delete an inquiry
- Pay off delinquent balances
- Modify the credit limit/high credit
- Correct late payment status
- Add an authorized user account
- Remove an account dispute
- Terminate an authorized user account
- Increase a balance
- See impact of passage of time

Make informed decisions, be proactive, and find just the right actions for your client.



creditxpert™ What-If Simulator™

Print Share Your Opinion

Experian pulled 10/14/2019 Ashley J. Jr

631 → 677\* Timeframe: immediate

Forecast drops to 676\* soon!

START OVER

Account	Opened	High Credit	Balance	Utilization	Type	Status
HILLCREST DAVIDSON & A for NORTHSTAR 332815 DISPUTE REMOVED	05/2017		3,138		Collection	In collections
DISCOVER FIN SVCS LLC 601100xxxxx5236	05/2019	1,000	1,016	102%	Revolving	Paid as agreed
CITI 542418xxxxx4336 AUTHORIZED USER TERMINATED	06/2019	1,000			Revolving	Paid as agreed
CITI 412800xxxxx6458 AUTHORIZED USER TERMINATED	05/2019	2,000			Revolving	Paid as agreed
CHASE CARD 426684xxxxx3445	07/2018	500	445	89%	Revolving	Paid as agreed
CHASE CARD 524027xxxxx0773	10/2018	600	0	0%	Revolving	Paid as agreed
SYNCB/AMAZON 604578xxxxx2672	08/2019	700	0	0%	Revolving	Paid as agreed
MILITARY STAR 601944xxxxx5057	11/2010	8,200	1,974	24%	Revolving	Paid as agreed
SYNCB/CHEVRON 706159xxxxx0842	08/2017	700	81	12%	Revolving	Paid as agreed
SYNCB/CARE CREDIT 601918xxxxx8352	09/2012	4,100	291	7%	Revolving	Paid as agreed
NISSAN MOTOR ACCEPTANC 10242xxxx730...	04/2017	29,535	13,207		Installment	Paid as agreed
TXU ENERGY 900xxxx0609901 CLOSED	03/2013	358			Utility	Paid derogatory LATE PAYMENTS
BK OF AMER 71Dxxxx61 CLOSED	06/2009	71,100			Installment	Paid derogatory LATE PAYMENTS
SYNCB/CHEVRON 706159xxxxx6899 AUTHORIZED USER	05/2019	400	0	0%	Revolving	Paid as agreed
MILITARY STAR 601943xxxxx1390	10/2015	3,925	0	0%	Revolving	Paid as agreed
CBNA 700106xxxxx8773	07/2017	2,000	0	0%	Revolving	Paid as agreed
SYNCB/DISCOUNT TIRE 601918xxxxx7573	05/2019	1,000	0	0%	Revolving	Paid as agreed
SYNCB/JCP 600889xxxxx8802	12/2018	900	0	0%	Revolving	Paid as agreed

Remove the dispute on the HILLCREST DAVIDSON & A credit record (# 332815, opened 05/2017).

Terminate authorized user access to the CITI account (# 542418xxxxx4336, opened 06/2019).

Terminate authorized user access to the CITI account (# 412800xxxxx6458, opened 05/2019).

Change the balance to \$0 on the SYNCB/AMAZON account (# 604578xxxxx2672, opened 08/2019). Requires: \$491

Change the balance to \$0 on the CHASE CARD account (# 524027xxxxx0773, opened 10/2018). Requires: \$426

Total: \$917  
[Add a new account](#)

## Stop guessing and start forecasting

1. Expanded Authorized User Simulation — See score impacts terminating (removing access to the account) or deleting the account. Credit bureaus sometimes report the account as “terminated” when deletion is requested.
2. Test in multiple timeframes up to 2 years. Immediate timeframe mirrors rescoring action.
3. Score Drop Alert — Get alerts when a score is expected to drop soon.
4. Simulate Combinations — Test multiple options to see the impact.
5. Custom scenarios for full flexibility.

# CreditXpert Wayfinder

Close more loans by helping customers get their best credit score.

What do you do when you have a customer whose score may be lower than they need but has the potential to improve? You certainly don't want to turn away their business. You definitely want to improve your pull-through rate. You want to be the one who makes your customer's dreams come true. But credit scoring is complex, and you just don't have the time to become a credit expert.

## CreditXpert Wayfinder™ does the work for you.

Wayfinder's intelligent algorithm takes just seconds to evaluate hundreds of options — then generates a personalized plan that considers score, effort, timing and other factors. The result: A set of specific steps your customer can take to attain the score they need.

## Close more loans.

CreditXpert Wayfinder has been engineered to help you close clients with addressable credit issues — which is the key to increasing your sales volume and overall revenue. Get the right plan Wayfinder balances desired score, reliability, effort, timing, and total cost — so you don't need to be the expert. Deliver an exceptional experience. You'll help customers improve their score by an average of 27 points — delighting them and increasing your referral business.

## See the results automatically.

- Confidence level — The likelihood the customer will reach their target score with this.
- Investigate the options — See different plans to reach a range of outcomes.
- Quickly print and share the plan with your client.
- Eliminate guesswork with a specific plan of action.
- Give your clients tips they can use to manage their credit.

The screenshot displays the CreditXpert Wayfinder interface for a user named Justin J. The main heading reads "We found a way to reach 660 or higher" with a "90% likely" probability. Below this, it specifies the plan: "using \$2,420 total\*", "paying down 2 accounts", and "finish ASAP". There are two buttons: "SEE DETAILS" and "TRY OTHER OPTIONS".

**Instructions for Justin J.**

Credit Card	Card Number	Open Date	Action
AMERICAN EXPR	371722xxxxxx2002	(Opened 03/2007)	Pay the balance down \$3,971 → \$1,710
TD BANK	3418221xxxxxx4055	(Opened 09/2017)	Pay the balance down \$169 → \$10

**Avoid other changes**

- Do not increase debt or apply for credit (unless specifically instructed to do so).
- Do not finance purchases or co-sign a loan.
- Do not take a cash advance on a credit card.
- Do not close any credit accounts.
- Make all monthly payments on time.

# CreditXpert Credit Assure

See the potential in every borrower.

Does your credit report include both the credit score and the potential credit score? With Credit Assure™ from CreditXpert, you don't just get your customer's credit score — you also see their score potential, automatically on every credit report. So, you can judge their potential to qualify for a loan or a better loan program. That's the first step to helping you close more loans and exceed your applicants' expectations.

CREDIT ASSURE™			
Borrower: PATRICK PURCHASER			
	Equifax	TransUnion	Experian
Current Score**	670	661	675
Potential Score*	683 <a href="#">see how &gt;</a>	687 <a href="#">see how &gt;</a>	717 <a href="#">see how &gt;</a>

[equifax.com/business/creditxpert-suite](https://equifax.com/business/creditxpert-suite)