**EQUIFAX®**

Optimal Path (API)

Personalized, AI-driven solution to help consumers achieve their credit score goals

Today's consumers have a strong desire to learn their credit scores and want to know what they can do to advance their credit health. While there are many credit score simulators and planners on the market today, very few are truly tailored for individual consumers with specific advice that may help them meet their credit score goal.

Optimal Path™ overcomes this challenge — it offers a personalized, AI-driven solution that helps individual consumers achieve their specific credit score goal.

Optimal Path helps enable the consumer to drive their journey to achieve their target VantageScore® 3.0 score. Consumers can set their credit score goal, learn specific action steps to meet their goal, and immediately understand the potential impact to their credit score by following the recommended tasks.

Financial institutions and other companies can easily incorporate the Optimal Path API into their suite of consumer offerings. With this free to the consumer, interactive cloud-based API solution, organizations can help their customers, members, and employees understand how to meet their credit score goals and encourage ongoing engagement to deepen relationships.

AI
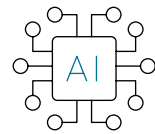
Help your customers accomplish their credit score goals: Your customer John wants to increase his credit score by 15 points up to 687 in the next 3 months. **Optimal Path will suggest specific steps** that John could take to help achieve his goal.

How does Optimal Path work?

1 **Get started with a cloud-based API integration:** Optimal Path integrates with a partner's website via an API to exchange information automatically through a user interface (UI). The partner can promote the solution to its customers/members/employees and direct them to enroll.

2 **Consumer views their current credit profile (optional):** After logging in through the partner's UI, the consumer can view their current credit score* and the key factors that impact their score.

3 **Consumer inputs goal:** Consumer inputs their credit score goal and desired timeframe to work on their credit (3-12 month range).
- Example: I want to increase my credit score by 15 points to 690 in four months.
- Partners have the option to customize certain messages when Optimal Path is unable to provide a plan to meet the consumer's goal.

4 **AI at work:** Optimal Path checks the consumer's unique credit profile in real-time and uses AI to compare the consumer's credit score goal, timeframe, and profile to other consumers that have achieved similar credit score outcomes over time.

5 **Display specific tasks and score impact:** The Optimal Path algorithm then uses advanced analytics to present the consumer with specific tasks to perform each month to help them achieve their goal. Optimal Path also shows the potential point-value impact on the consumer's credit score* by following each task. For example:
- Task 1: Pay down your credit balance to reduce your utilization by 1% in the next month and the impact to your credit score may be +0.84 points.**
- Complete all of your monthly tasks and the impact to your credit score may be +4.0 points.

6 **Tasks updated monthly:** When a consumer returns to Optimal Path after 30 days, they will be able to view their updated credit score, assess their progress to achieve their goal, and learn updated tasks. New monthly tasks encourage consumers to continue to return to the site and strive to accomplish each task in order to help meet their credit score goal.

7 **Goal is met or new goals are set:** Optimal Path reports the consumer's current credit score and performance metrics each month throughout their stated timeframe. Or, consumers can set new goals at any time to continue their credit score journey.

Sample User Experience
Consumer: John Smith
Partial view of sample tasks for month 1 and estimated impact to credit score.
Shows illustrative tasks that can be built with Optimal Path API.

Task 1: Reduce past due amount	Task 2: Lower credit utilization	Task 3: Limit new applications for credit in the last 2 years
Current past due balance: $400 **Monthly goal: Reduce by $100** **Task 1:** If you lower your past due balance by $100 in the next 30 days, you could see a score impact of +0.84	**Current credit utilization: 30%** **Monthly goal: Reduce to 28%** **Task 2:** If you pay down your credit balance to reduce your revolving account utilization by 2% in the next 30 days, you could see a score impact of +2.5	**Current applications: 1** **Monthly goal: No new applications for cards or loans** **Task 3:** If you do not apply for or open any new credit cards or loans in the next 30 days, you could see a score impact of +0.22

Optimal Path surpasses other credit score simulators

Most score simulators and planners provide generalized advice. Here's how Optimal Path stands out from the rest:

- **Consumer input:** Allows an individual consumer to set a specific credit score goal and timeframe.
- **AI-based recommendation algorithm:** Uses AI to provide personalized tasks and score impacts based on consumer's current credit profile, goal, timeframe, and data on other consumers that have previously achieved similar credit score outcomes. The algorithm takes into account the factors that consumers struggle with the most, such as missed payments or high credit utilization.
- **Optimal combination of tasks:** Optimal Path delivers nine specific actions for consumers to strive for each month. Based on our proprietary analytics and the consumer's credit profile, the combination of tasks is streamlined to be as easy as possible and offers the 'optimal path' to help consumers achieve their stated credit score goal.
- **Encourages continuous engagement:** Monthly tasks with corresponding potential credit score impact encourage consumers to check their progress regularly.

A personalized credit score solution to incent engagement and loyalty

With Optimal Path, your organization can provide your customers and members with a way to help meet their credit score goals and better manage their financial health. Add Optimal Path to your existing consumer financial health initiatives to bolster customer engagement, expand relationships, and build loyalty.

Reach out to your Equifax sales representative for more information.

Nearly **4** in **5** Americans are trying to improve their credit.[1]
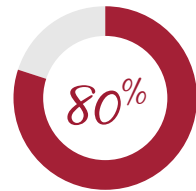
80% of consumers want their financial institutions to help them improve their financial health.[2]

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