



EQUIFAX[®]

Optimal Path™

Provide customers with personalized, AI-driven plans and actionable steps to improve their Equifax credit score.

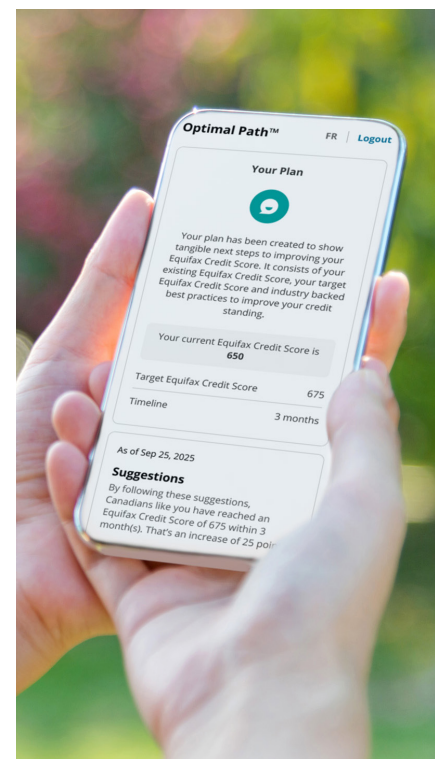
Your customers want to build a better credit future, but they're often stuck with one-size-fits-all advice that leaves them unsure of what to do next. Many credit score simulators and planners exist, but few are truly personalized with specific suggestions. **Optimal Path™** is an add-on to our **Equifax Credit Health™** white-labelled solution, providing an AI-driven plan that helps individual consumers improve their Equifax credit score.

The Optimal Path experience

When your customer launches Optimal Path from within Equifax Credit Health, it analyzes their unique credit profile using the power of Equifax's data and its patented AI technology. This process delivers a customized, actionable plan to help them reach their credit score goals. The plan is refreshed monthly, giving your customer new suggestions and a way to track their progress, creating a powerful cycle of continuous engagement and loyalty for your brand.

Key benefits

- ✔ Your digital channel becomes an essential tool they'll return to
- ✔ Helps you expand your relationships with a service that helps foster trust and loyalty
- ✔ Increased engagement can translate into higher customer lifetime value



Why Optimal Path is different

While most simulators offer general advice, Optimal Path provides a clear roadmap based on a comprehensive analysis of a consumer's unique credit profile.



AI-based suggestions

The model provides personalized actions based on your customer's current credit profile and data on other consumers who have previously achieved a similar credit score goal.



We do the heavy lifting

Other platforms may require manual data input data to get a single simulated score; Optimal Path automates the process.



Educational and continuous suggestions

Optimal Path teaches your customers not just what to do, but why certain actions matter, helping them understand the factors that influence their Equifax credit score. These are updated as your customers progress towards their Equifax credit score goals.

A strategic solution for engagement and loyalty

Optimal Path is more than a credit score tool; it's a strategic asset that can help your organization strengthen relationships, build long-term loyalty, and increase engagement.

Add Optimal Path to Equifax Credit Health and transform how you connect with your customers.

Reach out to your Equifax sales representative for more information.

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