

Win more business with CreditXpert®

Use the best tools.

CreditXpert Essentials™ combines three indispensable tools into one unique package:

CreditXpert Credit Score and Analysis™, which explain each applicant's own, unique score by identifying good as well as bad factors impacting their credit, so you can manage their expectations.

The **CreditXpert Credit Wizard™**, which advises applicants on the best actions they can take in order to maximize their credit.

CreditXpert Essentials also offers two unique reports – one for loan officers, another for applicants:

The **CreditXpert Essentials Advisor View™** provides a quick & easy way to identify each applicant's potential score improvement and the specific actions necessary, including how much cash is needed.

The **CreditXpert Essentials Applicant View™** helps you communicate and build better relationships by providing easy-to-understand explanations about each applicant's credit standing, including the critical factors impacting their credit.

CreditXpert establishes customer confidence and trust, giving you the competitive edge. With CreditXpert you'll close more loans by:

- Attracting more prospects and receiving more applications.
- Converting declines into approvals.
- Explaining each applicant's qualifications, so they trust and accept fair offers.



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provide details

CreditXpert Essentials: CreditXpert Credit Score™

Your CreditXpert Credit Score™ is:



Your credit is higher than 40% of the U.S. population:



What does my score mean?

Currently, your credit score will make it difficult for you to get the best offers, especially for credit cards. Be prepared to pay higher fees and interest rates and/or to make a deposit or down payment...

analyze credit

CreditXpert Essentials: CreditXpert Credit Analysis™

Both positive and negative factors influence your credit score. The most important factors of each are listed below:

Positive factors. These factors make your score higher:

1. Credit accounts – Revolving accounts make up 28% of your accounts.
2. Payment history – You paid all of your open accounts on time (as of the last time each account was reported).

Negative factors. These factors make your score lower:

1. Payment history – In the past, you missed a payment or were derogatory on 2 account(s).
2. Credit usage – You are currently using at least 50% of your credit limit on 2 open bankcard(s).

improve scores

CreditXpert Essentials: CreditXpert Credit Wizard™



Potential score improvement: +17

How much cash is needed?

- Cash available: \$500.
- Cash needed for the following actions: \$478.

These actions may improve your score:

1. Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts. You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making a payment of \$90 on your ORCHARD BANK account (# 52740267****).

Score impact: +3

2. Increasing the number of accounts in your credit report. You can do this by opening a new account.

Action: Opening a new revolving bankcard account with a credit limit of at least \$300.

Score impact: +5

Samples shown are from the CreditXpert Essentials Applicant View.

Because scores are not enough.

CreditXpert® empowers you...

...to help your applicants understand, manage, and improve their credit with tools designed to close more loans.

The **CreditXpert 3-Bureau Comparison™** outlines the differences in an applicant's credit information between all three credit bureaus while analyzing the impact, to pinpoint what contributes most to score differences.

The **CreditXpert What-If Simulator™** allows you to try different scenarios and find out how they could

impact an applicant's credit. Realistic and practical, simulation is conducted on the account level, and multiple actions can be done at the same time. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances, and more.

CreditXpert® is ideal –

- **During preapplication.** CreditXpert helps consumers plan and prepare before applying. Consumers see what their credit is like today and how to improve it. Then, when they apply, you win their application.
- **With approved applications.** CreditXpert helps applicants understand the types of loans they qualify for, so you manage their expectations. By understanding their credit and what impacts it, they trust and accept fair offers.
- **With declined applications.** CreditXpert provides applicants with personalized, detailed suggestions on how they can improve their credit. Applicants who are out of range can improve their credit to eventually qualify.
- **With customer service.** CreditXpert makes it easy to help consumers understand what is helping their credit, what is hurting their credit, and what they can do to improve.

find differences CreditXpert 3-Bureau Comparison™

The CreditXpert 3-Bureau Comparison™ evaluates how the differences in your credit reports affect your ability to get the loans you want. It compares your credit information from each of the three national credit bureaus: Equifax, Experian, and TransUnion.

Score difference	Explanation
39	The difference between your highest credit score and your lowest score is 39 points, which is considered typical. Studies...

Type	Equifax	Experian	TransUnion	Impact
Credit	—	—	MBNA (#84400****)	High
Collections	FA KEYS RA (#4193***)	IC SYSTEMS (#4193***)	IC SYS INC (#4193***)	Moderate

predict impact CreditXpert What-if Simulator™

The CreditXpert What-If Simulator™ allows you to explore how various actions may impact your credit scores. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances, and more. This can help you determine whether or not you want to try these actions.

Define a scenario

Available actions:

- Add an inquiry.
- Add a new account.
- Change an account's type, balance, credit limit/loan amount, open/close status, or payment status.
- Close an account.
- Delete an account.
- Transfer a balance.

Simulated actions:

The actions you selected are:

1. Adding a new inquiry to your credit report.
2. Changing the payment status to current on your DISCOVER CD account (#60110041001****).
3. Changing the credit limit/loan amount to \$1,500 on your CAR FIRST account (#407181300020****).

Impact on your credit score

If you take these actions, your credit score could improve:

+23



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