

Experian Credit EducatorSM

Strengthen customer relationships and empower consumers through credit education



Transform your customer experience by identifying opportunities to promote loyalty and cross-selling strategies. Consumers are actively seeking ways to improve their credit quality and recognize the value of good credit. The Experian Credit EducatorSM program allows you to provide your customers with personalized education sessions from a trained Experian Credit Professional Agent to help them better understand their credit, build their creditworthiness and improve their ability to pay.

68% of respondents surveyed who have been through the Experian Credit Educator program stated that they felt better about the company that referred them to the education service.

Strengthen customer relationships for long-term profitability

Through the Experian Credit Educator program, you now can offer your customers a personalized consumer education service to advance and support your overall customer engagement strategy. You also can benefit in areas such as increased customer loyalty, improved portfolio quality and expanded cross-sell opportunities.

Redesign your customer engagement strategy

Due to multiple economic challenges and credit regulations, including cautious lending practices and reduced access to credit, consumer demand for credit management is rapidly growing. Consumers want more information on how to improve their creditworthiness and are taking an active role in improving their credit. Experian[®] developed this program to enable you to interact with your customers and proactively help

prevent them from becoming credit-challenged. Let Experian help you drive towards effective strategies that focus on positive consumer interactions.

Increase customer loyalty and retention

Providing the Experian Credit Educator service helps you build strong relationships by giving you the opportunity to achieve a deeper affinity with your current or prospective customer base. If customers have a positive opinion about your company, they are more likely to apply for additional credit products in the future. Consequently, the more accounts customers have with you, the less likely they are to take their business elsewhere. You also are able to create a positive experience for consumers who have been turned down for credit.

Take control of your portfolio

Currently, only 21 percent of consumers claim to be "confident spenders" and are untouched by the economic downturn;

96% of respondents surveyed who have gone through the Experian Credit Educator program indicated that they are likely or very likely to act on the knowledge they received and/or change how they use credit.

a majority of affected consumers have seen a decrease in their credit quality and are actively searching for ways to increase their eligibility. You can minimize the impact to your portfolio and reduce loss rates by offering credit education to your customers. Educated consumers are more likely to take action in improving their creditworthiness and ability to pay, thereby increasing their eligibility for additional products.

Features

The program allows you to provide your customers with education on the basics of credit reports, credit scores, fraud alerts, and tips and tools on how to improve their creditworthiness, empowering them with an improved understanding of their credit and how to manage their data. Your customers will participate in a personalized call session with an Experian Credit Professional Agent, who will provide education in the following areas:

- Credit report details
- Credit score and score factors
- Tips and tools on attaining an optimal credit report
- Credit management advice for life events
- Resources such as consumer-focused articles, Webinars and frequently asked questions

Why Experian?

Experian currently provides consumer credit and identity theft services to more than 10 million subscribers; assists millions of consumers annually with disputes, fraud alerts and credit-related questions; and has multiple comprehensive credit education strategies in place. Each year, the National Consumer Assistance Center assists millions of consumers who request copies of their credit reports or who question/dispute information in a report that a consumer feels may be inaccurate. Experian has years of expertise and firsthand insight into the type of questions consumers have about credit and the education they need to become better consumers of credit. We offer a robust program and have the proven infrastructure and connections in place to provide best-in-class service.

Experian can help you strengthen your relationships with both current and potential customers. With the help of Experian Credit Educator, a valuable consumer education tool, both you and your customers can more easily achieve your financial goals.

To find out more about Experian Credit Educator, contact your local Experian sales representative or call 1 888 414 1120.