



Conversion in a Box

Upgrade to the newest credit score and expand your lending universe in as little as a week

Moving to a different risk score used to be costly and disruptive; the process once took months and was a logistical nightmare for your IT department to implement. *Until now.* Introducing Conversion in a Box: Experian's exclusive Plug & Play solution designed to drive your credit score strategy into the digital age.

How does it help me?

Conversion in a Box makes modernizing your decisioning strategy easy. We do the heavy lifting, allowing you to focus on what you do best: serving your members and maximizing your return on investment. All in as little as a week.

Benefits

Conversion in a Box optimizes your lending strategy by ensuring you can:

- **Approve smarter** - Leverage the most predictive credit score in your approval strategy:
 - Trended data
 - Consumer Permissioned Banking Data
 - Score alignment with your lending category and indirect lenders
- **Lend Deeper** - Analyze previously-unscorable consumers in the market for your products:
 - Credit invisibles
 - Millennials
 - Creditworthy consumers with no traditional tradelines
 - Untapped consumers in the market for your product

- **Comply** - Avoid regulatory scrutiny by ensuring your credit scores are:

- Current
- Compliant with state & federal regulations
- Consistent with recent FCRA guidelines (e.g., medical collections, liens/judgments, etc.)

Conversion in a Box seamlessly expands the reach and power of your credit decisioning strategy.

Lend deeper. Lend confidently. Lend effortlessly.

To learn more about Conversion in a Box, contact your local Experian sales representative or call 1.888.414.1120.

10 million credit invisibles would be "credit eligible" for mainstream lenders.¹

¹ Universe Expansion: Is the Way You Score Customers State of the Art or State of Denial? - March 2014 - VantageScore white paper



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