



Help educate and inform
your customers with
credit reporting and
scoring.



The Brand-building Advantage of Experian Affinity Credit Reporting and Scoring



Affinity

More than 60% of adults have not reviewed their credit score or their credit report within the past 12 months.¹ Consumers crave credit knowledge and recognize the financial empowerment good credit can impart. Yet a need for credit understanding persists in America.

An informed consumer is a better customer. When you partner with Experian® Affinity to offer customers access to their credit reports and scores, you provide them with empowering information. Better yet, a more insightful and informed consumer often translates to improved credit scores and can increase the purchasing of additional financial products.



America's No. 1 destination for online credit scores and reports⁴



39+ Million credit reports delivered in a year⁵

A Must in Your Credit Product Suite

By partnering with Experian® Affinity, your customers will gain access to their Experian credit report and score, as well as a wealth of credit information. You can customize their experience to provide a credit-bureau report and score from all three major credit reporting agencies.

Best of all, you can give them access to VantageScore 3.0 – a scoring model recognized by regulators and used by many of the top lenders. Adopted by four of the top five mortgage lenders, and seven out of the top 10 financial institutions, it's the credit score that means more to lenders and borrowers.²

As Part of Your Credit-Focused Solution, Your Customers Will Enjoy:

- » An easy-to-understand credit report
- » Their VantageScore, which also considers rent, utility and telecom payments
- » The ability to sort accounts based on their status (open or closed)
- » Summary data to help customers better understand credit information
- » Direct link to Experian's online dispute guide
- » Contact information for most credit providers

You can feel confident, knowing we're regulated at the same level as respected financial institutions.

Raising the Bar

When you partner with Experian® Affinity, we support your organization's objectives. You can customize with your own brand or create a co-branded experience for your customers. You'll also enhance your relationship with existing customers and be the differentiator that convinces prospects they want to do business with your organization. Providing customers access to their credit report and score is a win-win all around.

1. 2013 Financial Literacy Survey, The National Foundation for Credit Counseling; http://www.nfcc.org/newsroom/FinancialLiteracy/files2013/NFCC_NBPCA_2013%20FinancialLiteracy_survey_datashet_key%20findings_032913.pdf

2. As listed on www.vantagescore.com

3. Number of credit scores delivered to all ECS clients April 1, 2013-March 15, 2014

4. comScore Media Matrix, 2013

5. Number of credit reports delivered April 1, 2013-March 15, 2014. VantageScore is a trademark of VantageScore LLC.



Affinity

Put the strength of a global pioneer behind your brand.

Visit: experian.com/affinity

Call: 1 (888) 281-7577

Email: affinitypartner@experian.com