



Help your customers
improve their credit
literacy and aid in their
financial planning.



Credit-Focused Solutions Lift Engagement and Loyalty



Affinity

With over 10 million members, Experian's credit-focused products are recognized among customers for increasing credit literacy and aiding in financial planning. Aligning your brand with ours ensures your customers will see you as credit-education partners who care about their financial wellbeing.



With more than 39 million credit reports delivered, we're America's No. 1 destination for online credit scores and reports⁵



In a recent survey, more than half of the respondents stated live credit education assistance was important to them⁶

Provide Empowering Information with Credit Reporting and Scoring

When it comes to scoring their own knowledge of personal finance, 40% of Americans give themselves grades of C, D or even F.¹ Experian credit reports and scores give customers perspective on their current credit status. Access to VantageScore 3.0, a more predictive and consistent lending model than other score models², gives you the option to provide your customers with a well-recognized lender score.



Available Features Include:

- » Daily credit report monitoring of 50 leading indicators of identity theft
- » Personalized Score Factors help customers understand the positive and negative factors influencing their current credit score
- » Score Planner™ allows customers to see how certain financial decisions and common scenarios could affect their credit score
- » Score Alerts notifies customers when their score changes by email, SMS and mail.
- » Award-winning³ U.S.-based Call Center Support and Fraud Resolution Services
- » Up to \$1 million in Identity Theft Insurance⁴
- » Credit Limit Alerts that notify users when their credit limit goes up or down by a set amount from the last reported amount on a tradeline
- » Utilization Alerts that notify customers when their credit utilization changes by a set percentage from the last balance or limit on a tradeline

The Experian Advantage for Your Customers

Your company gains scalable products from an experienced organization held to the same regulatory standards as financial institutions.

1. 2013 Financial Literacy Survey by Harris Interactive.
 2. Information obtained from www.vantagescore.com
 3. Experian Consumer Services won the Best in Class Call Center Award for a call center with a staff of over 200 from the International Quality and Productivity Center in June 2013
 4. Identity theft insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.
 5. comScore Media Matrix, 2013
 6. Credit/Identity Monitoring Product Feature Survey, January 2013, Experian Consumer Services



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