



**Affinity** 

## Score Trending and Alerts: Increase Consumer Credit Knowledge and Build Brand Loyalty

Providing customers with a credit report and score is the first step toward building engagement and brand loyalty. To maximize the value of that information – for both your customers and your brand – it's vital to engage people with tools that will help them better understand how and why their scores change over time.



50 million score alerts delivered per year, on average

3/4 of survey respondents

stated receiving alerts

when their credit score

changes is important<sup>1</sup>

Everyone benefits when customers keep a close eye on their credit. Score trending allows them to see how their credit progresses over time with a quick view of their score history using an interactive graph. They can also see how their scores compare on a national, regional and state level. A risk level helps customers gauge how potential lenders may perceive them. By filling consumers' need for financial planning tools and credit knowledge, you will also be addressing the regulatory pressure to improve credit literacy and transparency.



## The Trend that Everyone Should Follow

When you provide your customers with Experian's credit-focused solutions, they get more than just a single score and glimpse of their report upon enrollment. When you partner with Experian you'll also be providing:

- Score trending with an easy-tounderstand graph and list views that show how a customer's score has changed since enrollment
- Score factors that help members understand what is impacting their score
- Monthly or bi-monthly score trending
- > The ability to set and control score alerts when they achieve a personal credit score goal, when their credit risk level changes or when their Experian score changes

## The Experian Advantage

Experian is the largest credit bureau in the U.S.<sup>1</sup>. We maintain credit information on about 220 million American consumers. When you package scores and reports with trending and alerts, you'll have a comprehensive product that your customers will be sure to use.

1. IBIS World Industry Report 56145, March 2013



Affinity

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