

Experian Credit Insight Program

A total package of education, engagement and action



Businesses today are facing the reality that the conventional ways to promote customer engagement are not as effective as they once were. Due to these shifts and challenges, financial institutions are trying to think outside of the box, using tools to directly engage with consumers to drive engagement.

New challenges driven by key shifts

They need to drive **growth**, and they need to **engage** customers.

Experian Credit Insight Program helps financial institutions achieve their goals to drive growth through customer engagement and reduce operational costs through an easy-to-deploy solution.

The program promotes a growing need for consumer transparency. Consumers are constantly trying to understand what drives credit decisions and the underlying factors that influence their credit. Financial institutions can build loyalty through customer statements and online engagement that helps consumers by delivering compelling consumer credit education.

Experian Credit Insight Program provides a total package that promotes consumer engagement, education and action to help them truly understand their credit to make better financial decisions.

Standard approach to a better consumer experience

Experian® supports consumers by providing a VantageScore® with rich content to educate your customers about their key credit metrics. This provides transparency around core factors that can help them understand their credit. The standard Experian Credit Insight Program includes:

- VantageScore
- Score trending over time
- Positive and negative score factors
- Key credit attributes: the total number of accounts and the number of delinquencies
- An online and offline account statement to enhance the consumer experience

Enhanced consumer experience

In the enhanced offering, consumers get everything in the standard offering plus the following:

- A co-branded landing page or generic landing page
- Access to view their full credit report as often as they want for 30 days (same report)
- Consumer assistance provided by Experian

Minimal integration

Experian Credit Insight Program is easily deployed and in most cases can be integrated with your existing portfolio management program. Proactive portfolio scoring allows financial institutions to take greater control of their portfolio and identify risky segments and growth opportunities. Now, VantageScore pulled through your existing portfolio management program can be shared with customers via online and printed statements.

Benefits

The benefits of a more engaged consumer mean long-term brand equity, a better customer experience and improved results to your bottom line. Furthermore, as your consumers look to you to be their credit health partner, effective planning and expert support are critical to ensure you can reap the benefits of this new opportunity. Experian Credit Insight Program can provide this through:

- Credit education
- Personal assistance
- Cost-effective additional benefits
- Fee-based opt-in product revenue

To find out more about the Experian Credit Insight program, contact your local Experian sales representative or call 1 888 521 4022.