

ScoreShift Assist™

Our new, full-service solution helps clients optimize scoring strategies and leverage the most current, comprehensive model to meet their needs.

It's no secret that newer credit scoring models allow access to a larger universe of potential borrowers while providing enhanced risk assessment, pricing flexibility and built-in compliance. Even for entities that recognize the business reasons to switch, it can be challenging to integrate a new scoring model and align it with portfolio needs.

Enter Experian's ScoreShift Assist!™ This all-new service helps creditors move to a different scoring model by offering expert advice and guidance to facilitate a smooth transition.

Our team supports you throughout the process, performing analysis needed to calibrate target-score cutoff parameters. This can provide you with the highest number of potential borrowers for the lowest risk.

We also help your teams plan and implement the changes needed to minimize headaches and maximize performance metrics.

Features and benefits

- Tailored analysis. Recalibrate score thresholds by loan type and portfolio.
- Increased confidence in risk assessment. Ensure risk, rates and funding based on the best, most-predictive information available.
- Seamless transition. Our experts will work with you throughout the process, including onboarding and follow-up support.
- Satisfaction guaranteed. After a 90-day trial period, clients may switch back to the previous scoring model with no conversion fees charged.

Why you should switch



Improve credit decisions

Leverage trended and alternative financial data for insights tied to better informed credit decisions.



Expand your prospect universe

Approve a larger population of scoreable consumers.



Enhance compliance

Align with FCRA data and the NCAP mandate regarding tax liens, public records data and medical payment delinquencies.

ScoreShift Assist™

We'll help every step of the way

The ScoreShift Assist conversion process is structured into a 90-day timeline. Once we receive your data, we'll have your results back within a 10-day window after initial consultation.

What you can expect during the implementation process



1. Initial consultation:

We'll meet with your team to determine strategy, coordinate conversion planning and assess IT requirements.



2. Conversion planning:

Review analysis and results of custom reports. Finalize new cutoff scores and tiers and discuss implementation scope and time frame.



3. Conversion completed:

Complete IT changes and launch use of new scores to begin introductory period.



4. Post-implementation review:

At the end of the trial period, we'll meet to discuss your results and review your custom report.

The Experian difference

ScoreShift Assist is a full-service solution that seamlessly expands the reach and power of your credit-decisioning strategy with the most current data and technology available.

To qualify, you only need to select any current scoring model that's more recent than your existing one.

Lend deeper. Lend confidently. Transition effortlessly. To learn more about ScoreShift Assist, contact your Experian® sales representative or call 1 855 229 3990.