

How a National Bank Invigorated Their Credit Education Program

Experian has partnered with a national credit card issuer for over 15 years to provide financial wellness services to their members. The bank offers two financial wellness focused product options to their members - one free and one paid.

The Opportunity

- Increase revenue from paid bundle
- Refresh product to revitalize engagement

The Solution

- Increase price on paid bundle
- Add Digital Identity Manager™ with continuous monitoring & assisted removals, Account Takeover Monitoring, Social Media Monitoring, and Identity Theft Insurance¹

The Results

- Drove revenue growth by increasing price of paid bundle with addition of Digital Identity Manager™(DIM), Account Takeover Monitoring, Social Media Monitoring, and Identity Theft Insurance¹
- Refreshed benefits drove engagement with existing subscribers through in-demand, appealing functionality
- Minimal change in churn despite price increase, with large increase in new acquisitions

¹The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the [Summary of Benefits](#)

*Experian Data, National Bank performance of Digital Identity Manager™, November 2023 March 2025 ¹The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the [Summary of Benefits](#)

In the first year of launch, the national bank experienced...

8%

Increase in login rate

27,315

Total DIM activations

20.4%

DIM activation rate

18%

Price increase of paid bundle

1%

Increase in average deactivations

47%

Increase in average new acquisitions

How Digital Identity Manager™ Facilitated Revenue Growth and Engagement

1

18%
price increase*

Member **received email** notifying them of new benefits and price

2

27,315
product activations*

Member activated Digital Identity Manager product to **initiate first scan**

3

28
average sites found per user*

Member received product email notifying them of **scan results**

4

24
average sites removed
per user in first 6 months*

Automated data removal requests are processed, and member **emailed each week with successful removals**

5

~5
it takes ~5 minutes to complete
verification step**

Members are **guided** to complete simple verification process
to remove additional sites requiring verification

6

3x
Consumers are re-exposed 3
times per year per site**

90-day re-scans drive new alerts to the member notifying of
re-exposure or nothing found

7

~1%
Change in churn, despite
price increase*

When re-exposed, **automated data removal requests** are processed, an member
is emailed each week with **successful removals**

*Experian Data, National Bank performance of Digital Identity Manager™, November 2023 – March 2025

**Experian Data, Average user experience with Digital Identity Manager™, March 2025