

# CreditXpert® **What-If Simulator**™

## See the future. Pull through more loans.

Could your customer get a higher credit score - or is something looming in the future that could reduce it? You want to help, but credit scoring is complex. Don't guess how to help. Simulate the future instead.

**CreditXpert® What-If Simulator™** puts the control in your hands.

With What-If Simulator™, you can get a score forecast that simulates the impact of complex changes or pending activities that affect your client's credit score. Safely test changes before taking action - or mitigate upcoming issues - so you can make informed decisions, be proactive, and find just the right actions for your client.



### See the future

What-If Simulator™ lets you test multiple actions to predict their impact and build just the right plan for your client.



### Pull through more loans

Higher credit scores lead to better loan terms. So, you retain more clients to increase your sales volume and revenue.



### Delight clients

You'll give clients a path to get the best loan possible - delighting them and increasing your referral business.

## Actions that can be simulated in What-If Simulator™:

- Pay down balances.
- Delete a public record.
- Delete a credit or collection account.
- Change the status on a public record.
- Open a new credit account.
- Delete an inquiry.
- Pay off delinquent balances.
- Modify the credit limit/high credit.
- Correct late payment status.
- Add an authorized user account.
- Remove an account dispute.
- Terminate an authorized user account.
- Increase a balance.
- Close an existing account.
- See impact of passage of time.

Now available from

For more information, contact us at

# See the future.

**New!**

## Expanded Authorized User Simulation

See score impacts from terminating (removing access to the account) or deleting the account. Credit bureaus sometimes report the account as "terminated" when deletion is requested.

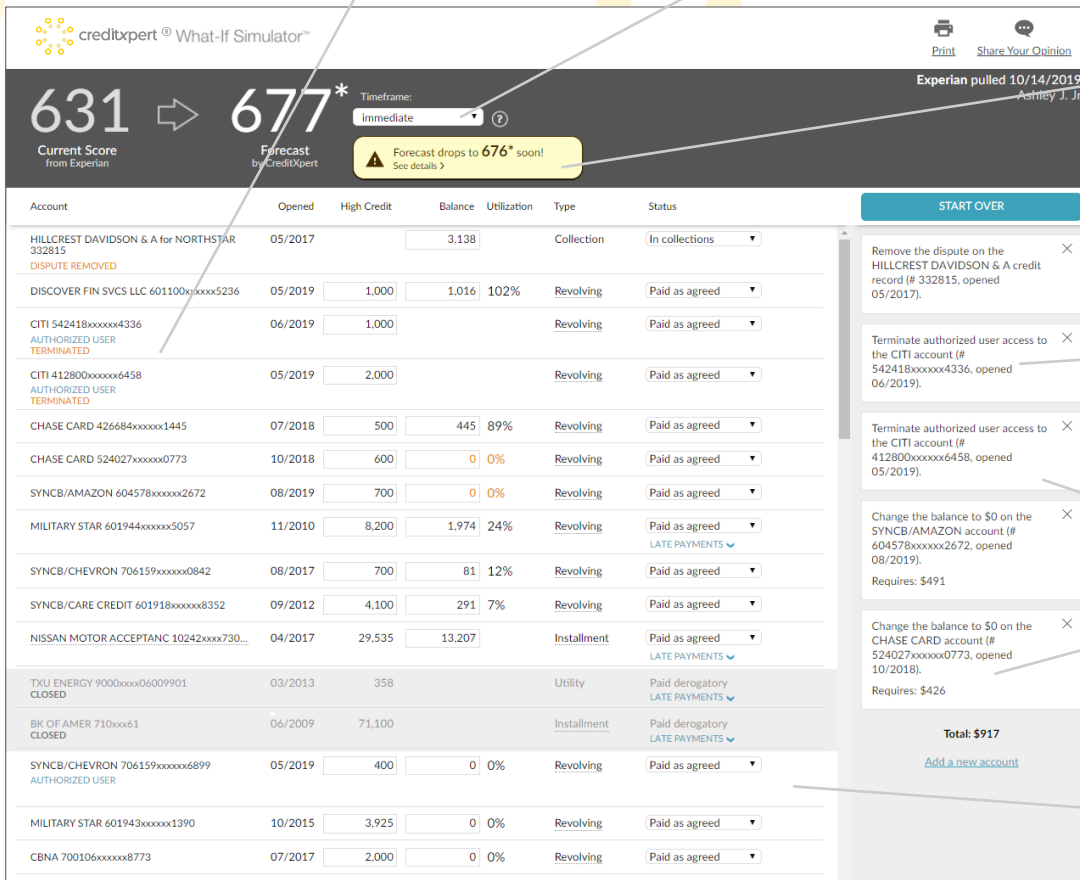
**Test in multiple timeframes**

Timeframes up to 2 years. Immediate timeframe mirrors rescore action.

**New!**

## Score Drop Alert

Get alerts when a score is expected to drop soon.



**creditxpert® What-If Simulator™**

Print Share Your Opinion

Experian pulled 10/14/2019 Ashley J. Jr

631 → 677\*  
Current Score from Experian Forecast by CreditXpert

Timeframe: immediate

Forecast drops to 676\* soon! See details >

Account	Opened	High Credit	Balance	Utilization	Type	Status
HILLCREST DAVIDSON & A for NORTHSTAR 332815 DISPUTE REMOVED	05/2017		3,138		Collection	In collections
DISCOVER FIN SVCS LLC 601100xxxx5236	05/2019	1,000	1,016	102%	Revolving	Paid as agreed
CITI 542418xxxx4336 AUTHORIZED USER TERMINATED	06/2019	1,000			Revolving	Paid as agreed
CITI 412800xxxx6458 AUTHORIZED USER TERMINATED	05/2019	2,000			Revolving	Paid as agreed
CHASE CARD 426684xxxx1445	07/2018	500	445	89%	Revolving	Paid as agreed
CHASE CARD 524027xxxx0773	10/2018	600	0	0%	Revolving	Paid as agreed
SYNCB/AMAZON 604578xxxx2672	08/2019	700	0	0%	Revolving	Paid as agreed
MILITARY STAR 601944xxxx5057	11/2010	8,200	1,974	24%	Revolving	Paid as agreed LATE PAYMENTS
SYNCB/CHEVRON 706159xxxx0842	08/2017	700	81	12%	Revolving	Paid as agreed
SYNCB/CARE CREDIT 601918xxxx8352	09/2012	4,100	291	7%	Revolving	Paid as agreed
NISSAN MOTOR ACCEPTANC 10242xxxx730...	04/2017	29,535	13,207		Installment	Paid as agreed LATE PAYMENTS
TXU ENERGY 9000xxxx06009901 CLOSED	03/2013	358			Utility	Paid derogatory LATE PAYMENTS
BK OF AMER 710xxxx61 CLOSED	06/2009	71,100			Installment	Paid derogatory LATE PAYMENTS
SYNCB/CHEVRON 706159xxxx6899 AUTHORIZED USER	05/2019	400	0	0%	Revolving	Paid as agreed
MILITARY STAR 601943xxxx1390	10/2015	3,925	0	0%	Revolving	Paid as agreed
CBNA 700106xxxx8773	07/2017	2,000	0	0%	Revolving	Paid as agreed

START OVER

- Remove the dispute on the HILLCREST DAVIDSON & A credit record (# 332815, opened 05/2017).
- Terminate authorized user access to the CITI account (# 542418xxxx4336, opened 06/2019).
- Terminate authorized user access to the CITI account (# 412800xxxx6458, opened 05/2019).
- Change the balance to \$0 on the SYNCB/AMAZON account (# 604578xxxx2672, opened 08/2019). Requires: \$491
- Change the balance to \$0 on the CHASE CARD account (# 524027xxxx0773, opened 10/2018). Requires: \$426

Total: \$917  
Add a new account

## Simulate Combinations

Test multiple options to see the impact.

**New!**

## Enhanced Design

Visible upgrades, improved usability.

## Custom Scenarios

for full flexibility.

Customizable credit score forecasts.  
Simulate complex combinations of changes  
or simply look into the future.

Stop guessing and start forecasting.