

Wayfinder™

Learn the potential score impact for various actions

What should you do when you have customers whose scores are too low but have the potential to improve? Be the one who helps make your customers' dreams come true. Credit scoring is complex, and you just don't have the time to become a credit expert.

CreditXpert® Wayfinder™ does the work for you.

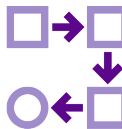
Wayfinder's intelligent algorithm takes just seconds to evaluate hundreds of options – then generates a personalized plan that considers score, effort, timing and other factors. The result: A set of specific steps your customers can take to attain the scores they need.

654
642
633
626



Close more loans

CreditXpert Wayfinder is engineered to help you close clients with addressable credit issues – the key to increasing your sales volume and overall revenue.



Get the right plan

Wayfinder balances desired score, reliability, effort, timing and total cost – so you don't need to be the expert.



Deliver an exceptional experience

You'll help customers improve their scores by an average of 27 points – delighting them and increasing your referral business.

Realize Better Outcomes With Advanced Analysis Technologies

Learn more at xactus.com/score-optimization

xactus 
Advancing the Modern Mortgage

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See the Results.

creditxpertSM WayfinderSM EFX 733 Nancy B. R... ID: 55478288 (Pulled 02/16/2024)

We found a way to reach 740 or much higher

1 97% likely

using \$0 total*
cancel 2 authorized user accounts
finish ASAP

HIDE DETAILS TRY OTHER OPTIONS **2**

*Cash total is only an estimate.

Instructions for Nancy B.

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DISCOVER CD
71xxxxxx8602
(Opened 03/2018)

Cancel access as an authorized user

- Have the primary account holder contact the creditor to remove you as an authorized user.
- Request a letter from this creditor that states this account should be deleted from your credit report.

CHASE
657758xxxxxx2813
(Opened 03/2018)

Cancel access as an authorized user

- Have the primary account holder contact the creditor to remove you as an authorized user.
- Request a letter from this creditor that states this account should be deleted from your credit report.

Avoid other changes

- Do not increase debt or apply for credit (unless instructed to do so).
- Do not take a cash advance on a credit card.
- Do not close any credit accounts.
- Make all monthly payments on time.
- Do not finance purchases or co-sign a loan.

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- Confidence level** - Demonstrate the likelihood your customers will reach their target scores with each plan.
- Investigate the options** - See different plans to reach a range of outcomes.
- Print and share** - Quickly print and share the plan with your client.
- Specific details** - Eliminate guesswork with specific plans of action.
- Educate your clients** - Give your clients tips they can use to manage their credit scores.

Learn more at xactus.com/score-optimization