

What-If Simulator™

Learn the potential score impact for various actions

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 potential 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 and find just the right actions for your client.



See the future

What-If Simulator™ lets you test multiple actions to predict their possible 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 consumers

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

Learn more at xactus.com/score-optimization

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