



Score Trending, Factors & Alerts

Engage your customers by providing them with helpful, knowledge-based solutions



Increase Consumer Credit Knowledge and Build Brand Loyalty

Providing customers with a credit report and score is the first step toward building engagement and brand loyalty. To maximize that information's value—for your customers and your brand—it's also vital to engage people with solutions that will help them better understand how and why their scores change over time.

When your customers keep a close eye on their credit, everybody wins. Our interactive Score Trending solution enables users to see how their credit progresses over time. They're also able to see how their scores compare to national, regional and state averages. Additionally, we provide credit score risk levels to help customers gauge how potential lenders perceive them. Meanwhile, Score Factors help explain what is driving a customer's score up or down. Finally, customers have the ability to receive score alerts based on a variety of customizable options, such as reaching a target, moving up or down by a certain amount, or changing risk levels. All of these features can help customers educate themselves about their credit.

The Trend Everyone Should Follow

Give customers more than just a single score and glimpse of their report. By partnering with Experian you'll provide:

- Score Trending, featuring an easy-to-understand graph and history of score changes since enrollment
- Score Factors that help members understand what affects their score
- Customizable goal score alerts, risk level change alerts, and score change alerts

IDnotify
A part of Experian

Your Plan: Premier Plan + Child Monitoring | My Account | Log Out

HOME | CREDIT CENTER | IDENTITY PROTECTION | CHILD MONITORING | SUPPORT | IDNOTIFY TIPS

Credit Score Updates

This tool plots your initial tri-bureau credit scores on a graph, and then charts your Experian credit score month-over-month so that you can easily see trends over time.

YOUR CREDIT SCORES

Experian: ● Equifax ● TransUnion ●

| Month | Equifax | TransUnion | Experian |
|-------|---------|------------|----------|
| Jul | ~800 | ~650 | ~750 |
| Aug | ~780 | - | ~780 |
| Sep | ~780 | - | ~780 |
| Oct | ~780 | - | ~780 |

YOUR CREDIT SCORE HISTORY

| Date | Score | Lender View | Score Factor |
|------------|-------|-----------------------|--|
| 10/01/2017 | 758 | Between good and fair | <ul style="list-style-type: none"> You have too few credit accounts The date that you opened your oldest account is too recent Lack of sufficient relevant bankcard or revolving account information Too few of your bankcard or other revolving accounts have high limits |
| 09/01/2017 | 763 | Between fair and poor | <ul style="list-style-type: none"> There is a bankruptcy on your credit report No open bankcard or revolving accounts in your credit file You have too many delinquent or derogatory accounts Lack of sufficient credit history |

Understanding Your Credit Score

Does It Hurt My Credit Score t...

And we know how important it is to you to protect your credit, so we teach you how to respond to identity theft.

Does it hurt my credit score to cancel a card? Learn how your credit could be affected here.

FAQS

Expand All

- What does it mean if I see big changes in my credit score from month to month?
- How many months does Credit Score Updates show me?
- Is the credit score that Credit Score Updates charts related to a specific bureau?

The Experian Advantage

Experian is the largest credit bureau in the US. We maintain credit information on hundreds of millions of American consumers. When you package scores and reports with trending and alerts, you'll have a comprehensive product that your customers will be sure to use and appreciate.