

# Get The Most Out of CreditXpert What-If Simulator™



## CreditXpert WHAT-IF SIMULATOR™

✓ *Handles multiple actions at the same time and offers a rapid rescore mode to see what is likely to happen before you take action!*

### 1 Order Form & Default Settings

#### A) Select Simulation Interface:

- Use 'Action Interface' to mirror the actions available in rapid rescoring services.
- Use 'Scenario Interface' or *planning mode* for long-term credit score changes.

#### B) Select bureaus you wish to include in your simulation results. Select bureaus for co-borrower if available in your borrower's credit report.

**Note:** Experiment with different settings and multiple bureaus for comparative results.

Select the Interface:  
 Action Interface  
 Scenario Interface

Select the bureaus you wish to *simulate* for the borrower:

Borrower Name: Duncan, Tina			
Bureau	Cost	Charges-To-Date	Days Remaining
<input checked="" type="checkbox"/> TransUnion	\$		
<input checked="" type="checkbox"/> Experian	\$		
<input checked="" type="checkbox"/> Equifax	\$		

Select the bureaus you wish to *simulate* for the co-borrower:

Co-Borrower Name: Duncan, Tina			
Bureau	Cost	Charges-To-Date	Days Remaining
<input checked="" type="checkbox"/> TransUnion	\$		
<input checked="" type="checkbox"/> Experian	\$		
<input checked="" type="checkbox"/> Equifax	\$		

I have read and understand the [End User License Agreement](#).

### 2 Begin Simulation: Order Process

#### C) From the Order page, select the credit report to use, click 'Order What-if' and refer to the left navigation tool to proceed.

#### D) Select a scenario that fits your borrower's needs. You can easily customize your own scenario for maximum flexibility or follow a predefined setting.

Simulator™  
 View Essentials™  
 View What-If Simulator™  
 CreditXpert™ Help

**What-If Tasks**

Borrower:

- TransUnion - (\$)
- Equifax - (\$)
- Experian - (\$)

Co-Borrower:

- TransUnion - (\$)
- Equifax - (\$)
- Experian - (\$)

Scenario Interface  
 Action Interface

Borrower	Product	Bureaus
<input type="radio"/> OSMAN SHAIK, M1	Essentials	TransUnion
<input type="radio"/> OSMAN SHAIK, M2	Essentials	Equifax,TransUnion
<input type="radio"/> OSMAN SHAIK, M3	Essentials	Experian,Equifax
<input type="radio"/> OSMAN SHAIK, M4	Essentials	TransUnion,Equifax
<input type="radio"/> OSMAN SHAIK, M5	Essentials	Equifax
<input type="radio"/> OSMAN SHAIK, M6	Essentials	Experian
<input type="radio"/> OSMAN SHAIK, M7	What If Simulator	TransUnion
<input checked="" type="radio"/> OSMAN SHAIK, M8	What If Simulator	Equifax
<input type="radio"/> OSMAN SHAIK, M9	What If Simulator	Xperian
<input type="radio"/> OSMAN SHAIK, M10	Essentials	TransUnion

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### 3 Scenarios: Deliver Instant Results

#### E) Follow easy-to-understand options and goal-driven scenarios.

CreditXpert What-If Simulator is the only simulator that handles multiple actions at the same time and offers a rapid rescore mode to see what is likely to happen.

Choose a scenario from the list below, or build a personalized [custom scenario](#).

**Scenarios**

My score needs improvement.  
 Select one:

- Consolidate my debt into a new account
- Distribute my debt among accounts
- Pay off delinquencies
- Reduce my debt
- Pay off my debt

How will my credit score change if I: [\[ help \]](#)

Consolidate the debt from all  into a new  with a credit limit/loan amount of \$1000

I want to apply for credit or plan to finance new purchases.  
 I want to refinance a loan.  
 How will my score change over time?  
 I'm having difficulty making payments.

## 4 Analyze & Adjust Your Accounts for Better Results

- F) You'll be prompted with a list of all accounts pertaining to the credit report you selected.
- G) 'All accounts' can be edited by simply clicking 'expand' next to the account you wish to adjust/ simulate.
- H) Develop actions that may impact your borrower's credit score or follow given action instructions provided by CreditXpert Essentials™.
- Note:** *Experiment with various actions:* make payments, transfer balances and open/close accounts. You can also correct an error, update an account or pay down balance. *Adjust your scenario as necessary.*
- \*\* All actions are executed in chronological order, regardless of the order in which you submit them.**
- I) Refer to the 'Submit Actions,' 'Reset Form,' and 'Start Over' buttons to begin simulation accordingly.

Button	Action/ Results
Start Over	Discards all previous actions to original value
Reset Form	Undoes previous simulation settings
Submit Actions	View simulation results

## 5 View Results - Take Action

- J) Review potential new score. For better comparative results, simulate multiple times.
- Note:** You have unlimited runs for 30 days from credit report purchase (per bureau/applicant).
- K) Ask borrower to take actions exactly as presented.

**F** Accounts: Develop Actions [ expand all accounts ] **I**

Within accounts, an asterisk (\*) indicates the current value.

[ Start Over ] [ Reset Form ] [ Submit Actions ]

[edit] >	1 Federal Ct	filed:08/2001	type:Public record
[edit] >	2 ORIX FINANCIAL	bal:\$27,955 opened:03/2007	type:Collection record (Other)
[edit] >	5 CHASE	bal:\$99,846 opened:01/2005	type:Credit account (Mortgage)
[edit] >	35 MIDLAND MG	bal:\$28,000 opened:04/1988	type:Credit account (Mortgage)

**G**

[edit] > Federal Ct filed:08/2001 type:Public record

[edit] > 2 ORIX FINANCIAL bal:\$27,955 opened:03/2007 type:Collection record (Other)

[hide] > 4 CAP 1 BANK bal:\$1,979 opened:01/2002 type:Credit account (Credit card)

Account # 529115212624 Account status \*Open Account Type \*Revolving

Delete this record:

Balance: \$ 0

Intent: Pay down the balance

Payment status: \*Paid as agreed

Change past due to 50:

Worst status: \*Paid as agreed

Payment history: All statuses for past 25 months are 'Paid As Agreed' or 'Unknown'

Credit limit: \$ \*N/A

Transfer \$ \*\$ of the debt from this account to \*(select one)

**H**

[edit] >	43 CBUSASEARS	bal:\$1,137	opened:09/1987	type:Credit account (Credit card)
[edit] >	6 HSBC NV	bal:\$882	opened:03/2003	type:Credit account (Credit card)

**J** Results

Potential score change: +16

Results based on a credit report that is 4 days old.

- Potential score change: These actions may cause your credit score to increase by 16 points
- Timeframe: Immediate
- Note: Your credit report contains multiple credit files. [ More ]

**K** Actions

The results for the actions you requested are shown below. Important information about each action is provided with these results. Every action modifies the results of a previous action. Removing or performing them in a different order may produce different results.

### What's the Next Step?

- Ask your borrower to take actions exactly as presented. To see potential score improvement, pull new credit report in 4-7 days when using Action Interface or in 4-6 weeks when using Scenario Interface.