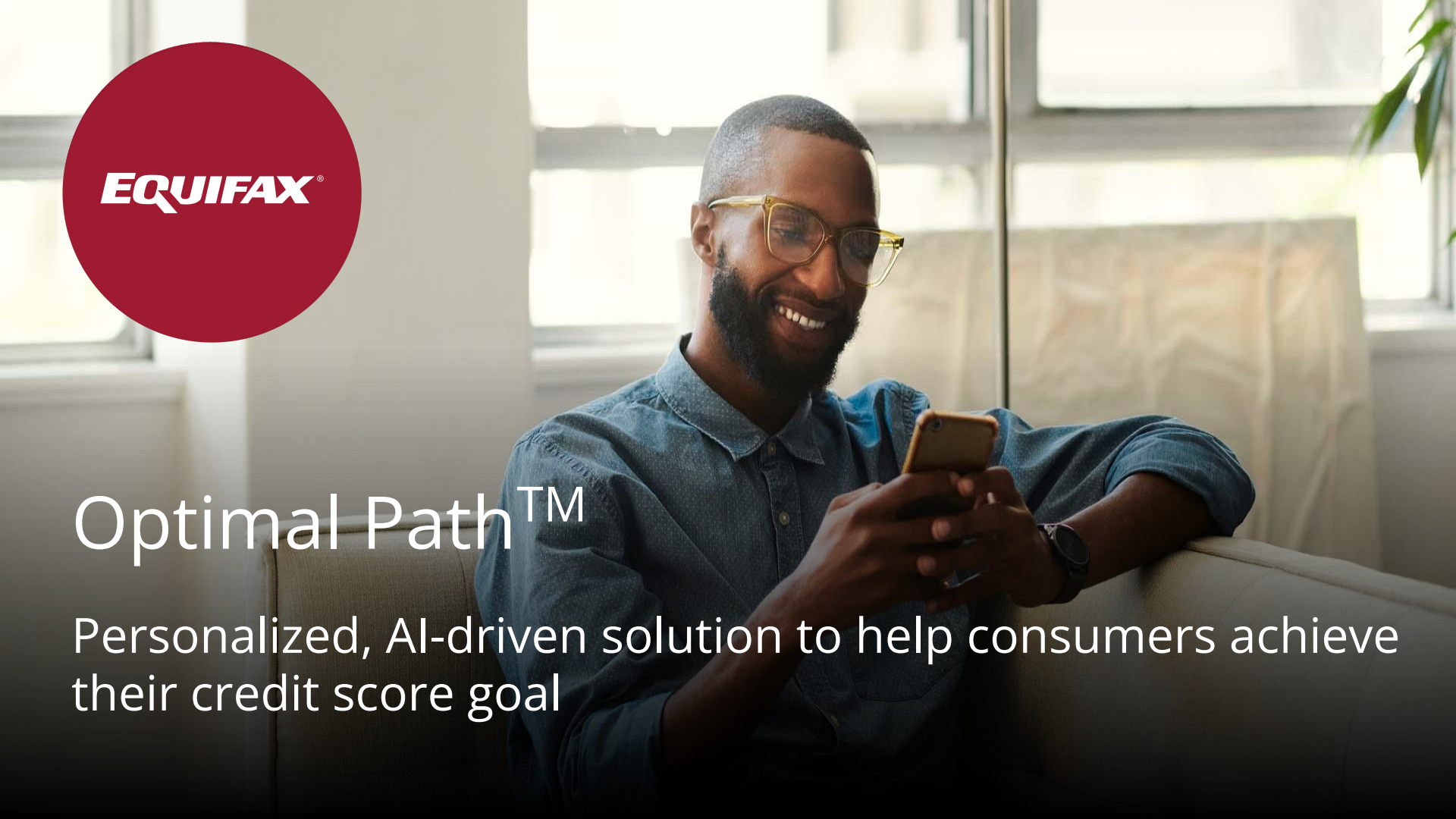




EQUIFAX

Optimal Path™

Personalized, AI-driven solution to help consumers achieve their credit score goal



Connect & Engage

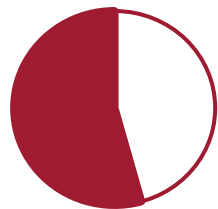
The **Consumer Engagement Suite** from Equifax provides insight to engage with consumers interested in understanding their credit profiles and playing a more active role in their financial wellness.

We enable your company to offer consumer credit education solutions to your customers, members, and employees. These solutions can help you open the door to **a new path** to engagement - placing you directly and daily into consumer's consideration.



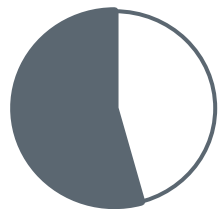
Consumer Demand
And Credit Tool Usage
Is **Increasing!**

Most consumers **regularly check** their credit reports and scores to **ensure accurate information.**



56%

checked within the
past month*



42%

are checking at least
once a month*

Many consumers use **Credit Simulators** to track their credit score and explore options to improve it.

However, most score simulators and planners do not provide consumers with specific and individualized advice that may help them meet their credit score goal.

- Provide only generalized advice
- Recommendations are not broken down across time to simplify next steps for consumers
- May not use AI or advanced analytic techniques
- Recommendations often do not translate into potential score increases



Nearly 4 in 5 consumers are trying to improve their credit.

The Solution

Optimal Path

A Personalized,
**Ai-Driven
Solution** to help
individual
consumers achieve
their VantageScore
3.0 credit score
goal.

This **cloud-based API** uses AI to **provide personalized tasks** and **estimated credit score impacts** based on a consumer's current credit profile and data on other consumers that have achieved similar credit score outcomes over time.

Goal

I want to increase my credit score by 15 points to 687 in 3 months!

Consumer sets goal and timeframe

Task 1

Pay down your balance to reduce your utilization by 1% in the next month

Monthly tasks are powered by AI and proprietary algorithm

Estimated impact for Task 1

Complete this task and the impact to your credit score may be +0.84 points*

Shows consumers the estimated impact on their credit score* by completing each task

A View Of Optimal Path

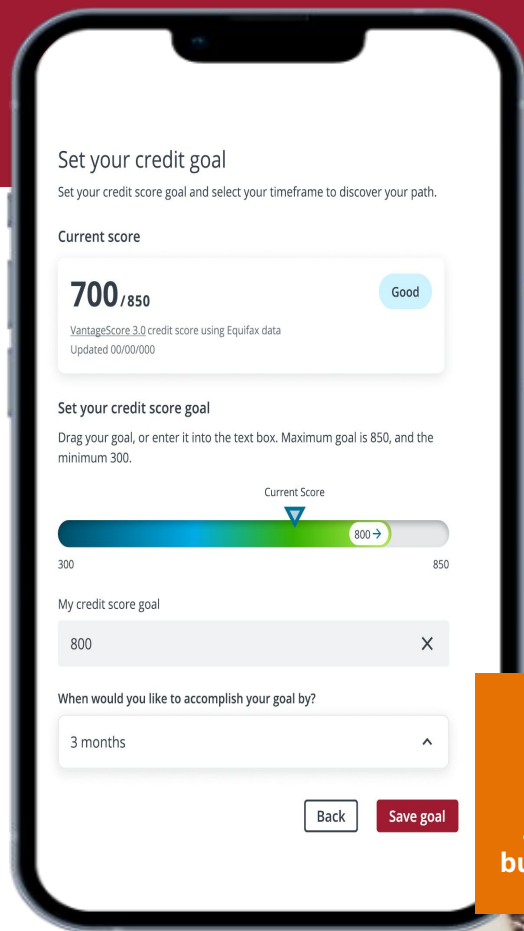
Set Goals And Timeframe

Consumer begins their journey:

- ✓ **View current score*** (optional)
- ✓ **Choose credit score goal**
- ✓ **Choose time frame to work toward goal (3-12 month range)**

*In order for the consumer to view their credit score, the partner will need to source it via the Credit Score API from Equifax.

The Optimal Path algorithm uses an approximation of VantageScore 3.0, though the score is not directly used in the Optimal Path product or in the suggested steps.



Set your credit goal

Set your credit score goal and select your timeframe to discover your path.

Current score

700/850 Good

VantageScore 3.0 credit score using Equifax data
Updated 00/00/000

Set your credit score goal

Drag your goal, or enter it into the text box. Maximum goal is 850, and the minimum 300.

Current Score

300 850

My credit score goal

800 X

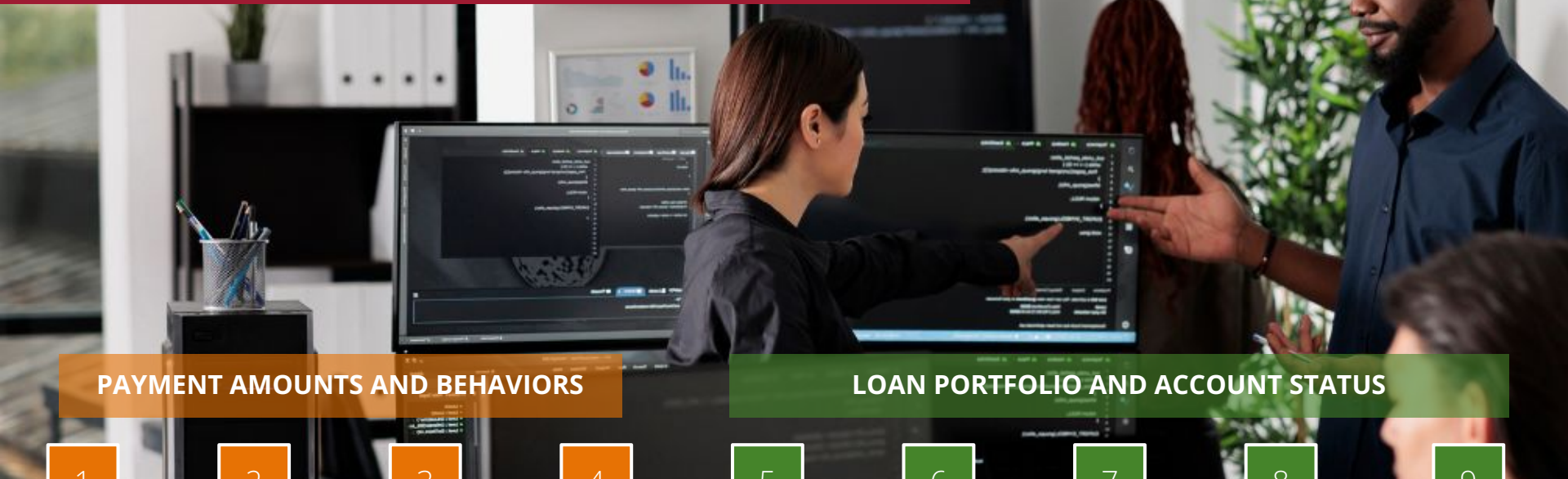
When would you like to accomplish your goal by?

3 months ^

Back Save goal

**SAMPLE USER
EXPERIENCE**
Shows illustrative
goal-setting that you can
build with Optimal Path API.

Factors that contribute to the Optimal Path Score Algorithm*



PAYMENT AMOUNTS AND BEHAVIORS

1

Credit utilization on revolving accounts

2

Average available credit on revolving accounts

3

Past due amount

4

Total balance in collections

5

Age of oldest trade

6

Months since most recent derogatory trade

7

Months since most recent major derogatory trade

8

Number of inquiries in the last 24 months

9

Percent of trades that are delinquent or in derogatory status in the last 24 months

Optimal Path

Enables You



PROVIDING 9 SPECIFIC TASKS
FOR ENROLLEES TO STRIVE
FOR EACH MONTH

Together, these tasks offer an 'optimal path' for consumers to achieve their credit score goal.

Each task shows a corresponding estimated impact on credit score.

1

CREDIT UTILIZATION

Sample Task

Pay down your balance to reduce your revolving (card & HELOC) account utilization by 3%.

4

BALANCE IN COLLECTIONS

Sample Task

Pay down credit card/loan balances that are in collections by \$400 this month.

7

TIME SINCE

MAJOR DEROGATORY TRADE

Sample Task

Identify unpaid credit cards & loans within the last 4-6 months. Pay off these balances so that historical past due occurrences roll off your credit history.

2

AVERAGE AVAILABLE CREDIT

Sample Task

Lower total outstanding balances across credit cards & HELOCs by \$250.

5

AGE OF OLDEST ACCOUNT

Sample Task

Avoid closing any of your active accounts, even if you rarely use them.

8

NEW APPLICATIONS

FOR CREDIT IN THE LAST 2 YEARS

Sample Task

Avoid applying for or opening any new credit cards or loans this month.

3

PAST DUE AMOUNT

Sample Task

Pay down past due balances by \$100.

6

TIME SINCE LAST LATE PAYMENT

Sample Task

Continue making at least the minimum payment on credit cards & loans so that historical past due occurrences age.

9

PERCENT OF ACCOUNTS

THAT ARE LATE

Sample Task

Pay off the late balance for at least one account in late status

Optimal Path

Sample User Experience



Provides 9 monthly tasks



Shows estimated impact on credit score* by completing each task



Refreshes tasks and estimated credit score impact monthly

Shows illustrative tasks that you can build with Optimal Path API

Task 1



REDUCE PAST DUE AMOUNT

Current past due balance: \$400

Monthly goal: Reduce by \$100

If you lower your past due balance by \$100 this month, you could see a score impact of +0.84

Task 2



LOWER CREDIT UTILIZATION

Current credit utilization: 30%

Monthly goal: Reduce to 28%

If you pay down your credit balance to reduce your revolving account utilization by 2% in the next month, you could see a score impact of +2.5

Task 3



LIMIT NEW APPLICATIONS

For Credit In The Last 2 Years

Current applications: \$400

Monthly goal: No new applications for cards or loans

If you do not apply for or open any new credit cards or loans in the next month, you could see a score impact of +0.22



Allows for consumer input

1

- Individual consumer can set specific score goal and timeframe (3-12 months) to work toward to achieve their goal

AI-based suggestion algorithm

2

- Uses AI and proprietary algorithm to provide personalized tasks and quantifiable estimated credit score impact
- Incorporates consumer's current credit profile and data on other consumers who have previously achieved similar credit score outcomes

Delivers the optimal combination of tasks

3

- Delivers 9 specific tasks each month, streamlined to be as easy as possible
- Combined, they offer the 'optimal path' for consumers to achieve their credit score goal

Encourages engagement

4

- Expands customer or employee relationship by offering new free services that capture their attention
- Monthly tasks with corresponding potential credit score impact incents consumer to check their progress

How it Works

An overview of the Partner
and User experiences



Optimal Path Process Overview



Partner visits the Equifax Developer Portal and selects **Optimal Path** located under the Consumer Engagement Suite



Enrolled Consumer logs into Partner website and inputs desired score goal and improvement time frame



Partner integrates via Optimal Path API on the EFX Developer Portal. Solution can be custom-branded.



Enrolled Consumer receives monthly tasks and indication of corresponding possible score impact. Partner can choose to customize certain messages when Optimal Path is unable to provide a plan to meet the consumer's goal.



Enrolled Consumers can follow **tasks to help achieve their credit score goal. New tasks are provided every 30 days** until the plan reaches its expiration date.

The Partner Experience

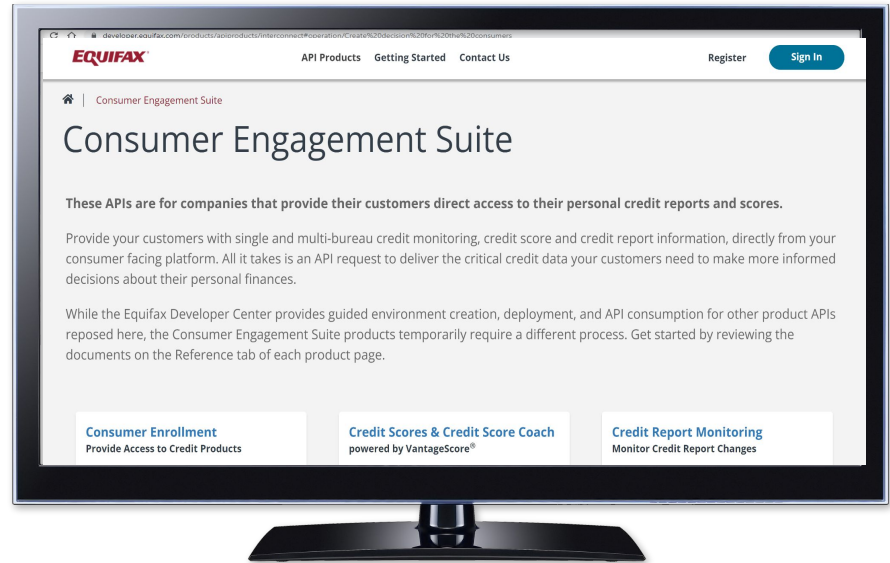
Partner integrates Optimal Path API on the EFX Developer Portal



Seamlessly integrates into existing consumer-facing platforms via API delivery.



Delivers a credit tool that can be custom-branded for your business



The Enrolled Consumer Experience

Enrolled Consumer logs into the Partner website. They input their desired credit score goal and timeframe.



Inputs from the Enrolled Consumer

Credit Score Goal: From 672 to 687

Timeframe: 4 months

Optimal Path Delivers:

Current Credit Profile: Consumer can view current VantageScore credit score* and the key factors that impact their score (Optional capability available via Equifax Credit Scores API).

Monthly Tasks: Presents 9 tasks that the consumer can strive to achieve in the next month. The corresponding possible credit score impact for achieving each task is also displayed. Tasks may include paying down balances, reducing utilization, and not opening new credit accounts.

Updated Tasks: New tasks are listed each month based on the consumer's updated credit file and progress toward their goal.



Ready to help **your customers and members** achieve their credit score goals?

Contact an Equifax representative to learn more about Optimal Path.

Appendix

Disclosure about the Optimal Path algorithm and proxy model

- The Optimal Path algorithm uses an approximation of VantageScore 3.0, though the score is not directly used in the Optimal Path product or in the suggested steps.
- The Optimal Path score planner is based on a proxy model of the VantageScore 3.0 credit score. The proxy model does not take into account all factors that may impact a consumer's VantageScore 3.0.
 - For that and potentially other reasons, such as if a consumer makes unanticipated late payments, the simulated proxy score may vary from such consumer's actual VantageScore 3.0 even if all suggested actions are taken.
 - All proxy score changes are approximations and may not reflect actual VantageScore 3.0 changes (positive or negative).