



SCORE IMPROVEMENT — BUILT INTO YOUR PRODUCT

Keep declined applicants engaged with a **path forward**.

When a consumer doesn't qualify for a credit card, auto loan, or other financial product, there's typically nowhere for the relationship to go. Optimal Path gives them a personalized, month-by-month credit improvement plan — and gives you a structured way to re-engage when their score is ready.

9 SPECIFIC MONTHLY ACTION TASKS	6^{mo} TYPICAL PLAN DURATION	+pts IMPACT SHOWN PER TASK, IN REAL POINTS	API EMBED INTO YOUR EXISTING PRODUCT	Live REFRESHES FROM REAL BUREAU DATA MONTHLY
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THE USE CASE

A decline doesn't have to end the relationship.

Consumers who don't qualify are often genuinely motivated to improve. Without a structured next step, they disengage or look elsewhere. Optimal Path gives both sides something to work toward.

WITHOUT OPTIMAL PATH

Declined — no clear next step.

Consumer disengages with no guidance on what to improve or how long it will take. When their score eventually improves, the relationship with your platform may already be gone.



WITH OPTIMAL PATH

Declined — here's what to work on.

Consumer receives 9 specific monthly tasks based on their actual credit file. You set the target score. The plan tracks their progress and refreshes monthly until they reach it.



ACCOUNT-LEVEL ACTIONS

Each recommendation references a specific account, balance, and target — drawn from the consumer's live credit file. Not generic advice.



SCORE IMPACT PER TASK

Every task includes a projected point value, so consumers understand what each action is worth and can prioritize accordingly.



MONTHLY REFRESH

Tasks and projections update each month as the consumer's profile changes — providing ongoing relevance and a natural touchpoint for re-engagement.

COMPARED TO

Optimal Path

Fast & Actionable

Credit Builder Loan

Slow · Requires Payment

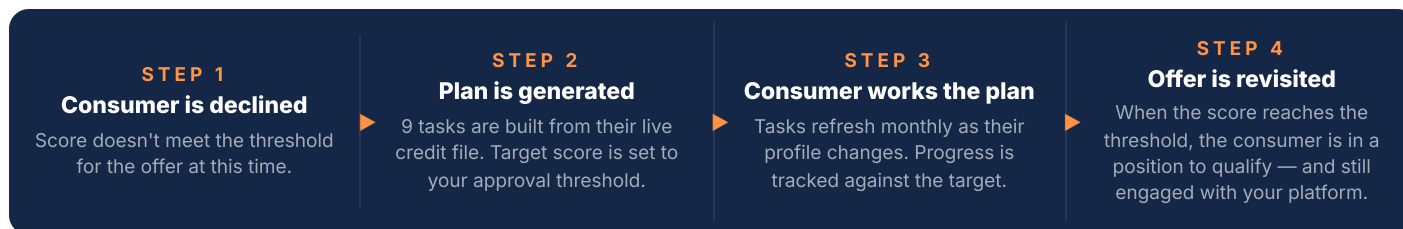
Generic Credit Tips

Vague · No Engagement

Data Furnishing

Complex · Not Consumer-Facing

9 monthly tasks, each with an estimated score impact in points.



THE 9 MONTHLY CREDIT FACTORS

Every plan covers the same 9 credit factors — but the specific tasks, target amounts, and point values are unique to each consumer's credit file. Tasks refresh monthly as scores change.

1 CREDIT UTILIZATION Pay down revolving balances to specific targets. Usually the highest point-value task for most consumers.	2 AVAILABLE CREDIT Reduce total outstanding balances to widen the gap between what's owed and what's available.	3 PAST DUE AMOUNT Bring specific delinquent balances current. Small past-due amounts carry outsized score drag.
4 COLLECTION BALANCES Pay down named collection accounts to reduce total derogatory exposure.	5 AGE OF OLDEST ACCOUNT Keep older accounts open — even unused ones. Age is passive but persistent.	6 TIME SINCE LAST LATE PAYMENT Stay current so historical lates continue aging off and losing influence.
7 TIME SINCE MAJOR DEROGATORY Monitor recently aged-off marks and avoid new ones while recovery is in progress.	8 HARD INQUIRIES Limit new credit applications during the plan window. Each pull has a measurable cost.	9 DELINQUENT ACCOUNTS Resolve at least one late-status account per month to lower the delinquent trade percentage.



Each task includes an **estimated point value** — so the consumer knows what each action is worth before completing it. A task projected at **+14 points** naturally gets prioritized over one projected at **+0.3**. That ordering is generated automatically from their credit profile each month.

FOR YOUR PLATFORM

A structured way to stay connected through a decline.

- > Target score is configurable to match your approval threshold
- > Gives declined consumers a concrete next step rather than a dead end
- > Monthly touchpoints built in — no additional outreach required
- > More actionable than a credit builder loan, without requiring consumer payment
- > Delivered via API and integrates into your existing product flow

FOR THE CONSUMER

Specific guidance, not generic tips.

- > Actions tied to specific accounts in their credit file
- > Estimated point value shown for each task
- > Score projection across the full plan period
- > Plan refreshes monthly as their profile evolves
- > Progress tracked against a defined target — not open-ended