



CreditXpert[®] What-If Simulator[™]

See the future. Pull through more loans.

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 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, be proactive, and find just the right actions for your client.



See the future

What-If Simulator[™] lets you test multiple actions to predict their 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 clients

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.

Now available from

For more information, contact us at

creditxpert.com

See the future.

New!

Expanded Authorized User Simulation

See score impacts from terminating (removing access to the account) or deleting the account. Credit bureaus sometimes report the account as "terminated" when deletion is requested.

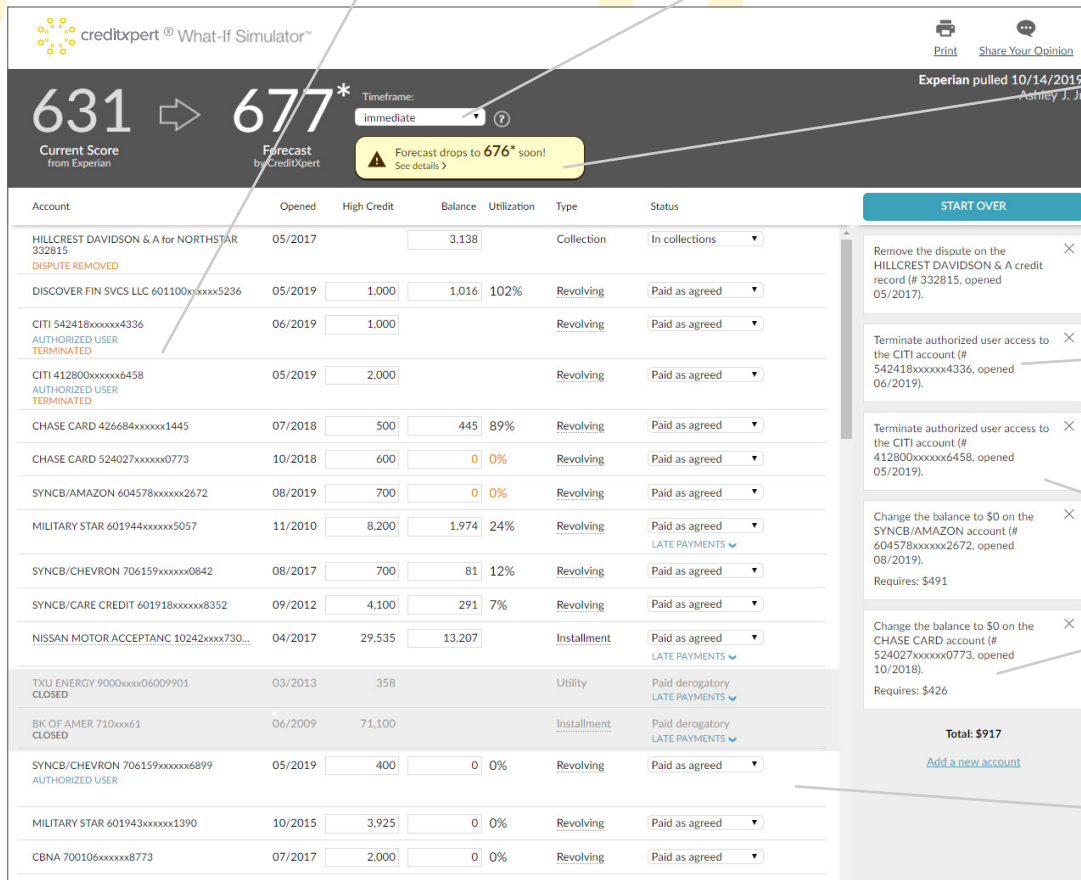
Test in multiple timeframes

Timeframes up to 2 years. Immediate timeframe mirrors rescore action.

New!

Score Drop Alert

Get alerts when a score is expected to drop soon.



creditxpert® What-If Simulator™

Print Share Your Opinion

Experian pulled 10/14/2019 Ashley J. Jr

631 → 677*
 Current Score from Experian Forecast by CreditXpert

Timeframe: immediate

Forecast drops to 676* soon! See details >

Account	Opened	High Credit	Balance	Utilization	Type	Status
HILLCREST DAVIDSON & A for NORTHSTAR 332815 DISPUTE REMOVED	05/2017		3,138		Collection	In collections
DISCOVER FIN SVCS LLC 601100xxxx5236	05/2019	1,000	1,016	102%	Revolving	Paid as agreed
CITI 542418xxxx4336 AUTHORIZED USER TERMINATED	06/2019	1,000			Revolving	Paid as agreed
CITI 412800xxxx6458 AUTHORIZED USER TERMINATED	05/2019	2,000			Revolving	Paid as agreed
CHASE CARD 426684xxxx1445	07/2018	500	445	89%	Revolving	Paid as agreed
CHASE CARD 524027xxxx0773	10/2018	600	0	0%	Revolving	Paid as agreed
SYNCB/AMAZON 604578xxxx2672	08/2019	700	0	0%	Revolving	Paid as agreed
MILITARY STAR 601944xxxx5057	11/2010	8,200	1,974	24%	Revolving	Paid as agreed LATE PAYMENTS
SYNCB/CHEVRON 706159xxxx0842	08/2017	700	81	12%	Revolving	Paid as agreed
SYNCB/CARE CREDIT 601918xxxx8352	09/2012	4,100	291	7%	Revolving	Paid as agreed
NISSAN MOTOR ACCEPTANC 10242xxxx730...	04/2017	29,535	13,207		Installment	Paid as agreed LATE PAYMENTS
TXU ENERGY 9000xxxx0609901 CLOSED	03/2013	358			Utility	Paid derogatory LATE PAYMENTS
BK OF AMER 710xxxx61 CLOSED	06/2009	71,100			Installment	Paid derogatory LATE PAYMENTS
SYNCB/CHEVRON 706159xxxx6899 AUTHORIZED USER	05/2019	400	0	0%	Revolving	Paid as agreed
MILITARY STAR 601943xxxx1390	10/2015	3,925	0	0%	Revolving	Paid as agreed
CBNA 700106xxxx8773	07/2017	2,000	0	0%	Revolving	Paid as agreed

START OVER

Remove the dispute on the HILLCREST DAVIDSON & A credit record (# 332815, opened 05/2017).

Terminate authorized user access to the CITI account (# 542418xxxx4336, opened 06/2019).

Terminate authorized user access to the CITI account (# 412800xxxx6458, opened 05/2019).

Change the balance to \$0 on the SYNCB/AMAZON account (# 604578xxxx2672, opened 08/2019). Requires: \$491

Change the balance to \$0 on the CHASE CARD account (# 524027xxxx0773, opened 10/2018). Requires: \$426

Total: \$917
[Add a new account](#)

Simulate Combinations

Test multiple options to see the impact.

New!

Enhanced Design

Visible upgrades, improved usability.

Custom Scenarios

for full flexibility.

Customizable credit score forecasts.
 Simulate complex combinations of changes
 or simply look into the future.

Stop guessing and start forecasting.