

# How to use creditxpert® products

## 1. Login to your credit platform



### 2. Go to Main Menu

- Select Credit Analyzer

### 3. Enter Available Cash Setting

- Insert cash available to pay down applicant's debt (more cash = more options)

### 4. Need Immediate Results?

- Check rapid or planning mode

### 5. Can You Wait 30 Days?

- Use normal dispute process
- Let applicant take actions exactly in order recommended
- Pull new credit report in 4 to 6 weeks to see improvement

### 6. Want to Try Other Options?

- Unlimited runs for 30 days from credit report purchase (per bureau/applicant)

### 7. Is the Credit File Accurate?

- Check Top Negative Factors for errors holding down scores
- If not accurate use CreditXpert What-If Simulator to show potential score increases if corrected

### 8. TAKE ACTION!

- Ask applicant to take actions exactly as presented
- Provide them a printed report
- This will differentiate you from the competition

### 9. Request From Credit Provider

- Select CreditXpert What-If Simulator from main menu

### 10. Develop Actions

- Experiment
  - > Apply for credit
  - > Make payments
  - > Transfer balances
  - > Open accounts
  - > Distribute cash among certain account types

### 11. Did You Gain Enough Points?

#### YES

- Follow the actions recommended exactly and perform a rapid rescore or wait until next bureau update

#### NO

- Try other scenarios
- If all options exhausted with no score improvement:
  - > Share report with applicant
  - > Consider them a long-term prospect

### 12. RESULTS

Close More Loans