

How to Order Wayfinder from CIS

Wayfinder identifies the most effective steps to achieve maximum score improvement, considering score goal, effort, timing and other factors. From a loan origination system, when viewing the report, select the Add Product hyperlink (found on the top right of the credit report) to navigate to the CIS platform. From the [CIS platform](#), select Wayfinder under Add-On Products (see below).

The screenshot shows the CIS INFORMATION SERVICES interface. On the left, there is a 'Credit File' section with the following details: FILE #: 9829574, REF #: 1906000044, APPLICANT: LUCKY A KNOWSCORE - *****2345, CO-BOR: XP: 641 TU: EF: ADDR: 23 FAKE WAY, TIGARD, OR 97223, and PREV: . Below this is a 'Requests History' table with columns for Type, Processor, Latest Message, Ordered, Resolved, and Status. On the right, there is a 'VIEW REPORT' section with links for WEB / PDF / Prequal Analyzer and a dropdown menu for 'Other Reports'. Below that is an 'ADD-ON PRODUCTS' section with a list of products: Wayfinder, What-If Simulator, Comparison Report, and Request Supplement. A red arrow points to the 'Wayfinder' link.

On the following screen, select the credit bureau from which you require a score plan. If working with a Joint credit report, select the borrower or co-borrower, then select **Start Wayfinder**.

The screenshot shows the 'Wayfinder Order Options' screen. It has two main sections: 'Applicant' and 'Bureau'. Under 'Applicant', there are radio buttons for 'Borrower (BILL TESTCASE)' (which is selected) and 'Co-Borrower'. Under 'Bureau', there is a 'View previous plan' link and three checkboxes: 'Experian', 'TransUnion', and 'Equifax (Ordered)' (which is checked). At the bottom, there is a warning: 'This product will no longer be accessible for this credit report after 15 days'. Below the warning are two buttons: 'Start Wayfinder' and 'Cancel'. A red arrow points to the 'Start Wayfinder' button.

The next screen requires you to select a score goal (note: larger score-point increases may require more cash available, more time and/or may result in a lesser likelihood of success). Select the point increase to view the customized score plan:

The screenshot shows a score goal selection screen. It features the text 'Let's find a way to raise Bill's score on Equifax to:'. Below this, there is a current score of '658' and a series of score goal options: '660+', '680+', '700+', and 'other...'. The '660+' option is highlighted with a blue background. Navigation arrows are present on either side of the score goal options.

The following screen may show options and provide information, or you may be navigated directly to the Wayfinder plan:

Look for alerts on top right

The screenshot shows the creditxpert Wayfinder interface. At the top right, there are navigation icons for Print, Copy & Paste, and More. A red arrow points to the Copy & Paste icon with the text "Print or copy to share with the applicant". The main content area features a large heading "We found a way to reach 660 or higher" and a circular graphic showing "93% likely". A red arrow points to the "93% likely" text with the text "Confidence Level is the likelihood the applicant will reach their target score with this plan". Below the graphic, it says "using \$1,156 total*", "pay down 2 accounts", and "finish ASAP". At the bottom, there are two buttons: "HIDE DETAILS" and "TRY OTHER OPTIONS". A red arrow points to the "TRY OTHER OPTIONS" button with the text "Try Other Options to change the timing, score, cash used, number of accounts & more".

Instructions for Bill T.

Account is identified, along with detail of action required

Account5
xxx5555
(Opened 07/2018)

Pay the balance down
\$576 → **\$101**

- Check today's actual balance to determine the payment amount. Do not use the balance in the credit report, as that balance may be outdated.
- Request a letter from this creditor that shows the account balance is \$101.
- Do not pay the balance down to \$0—that may cause a lower score.

Account11B
xxxxxxxxB11B
(Opened 09/2014)

Pay the balance down
\$691 → **\$10**

- Check today's actual balance to determine the payment amount. Do not use the balance in the credit report, as that balance may be outdated.
- Request a letter from this creditor that shows the account balance is \$10.
- Do not pay the balance down to \$0—that may cause a lower score.

Avoid other changes

- Do not increase debt or apply for credit (unless instructed to do so).
- Do not take a cash advance on a credit card.
- Do not close any credit accounts.
- Make all monthly payments on time.
- Do not finance purchases or co-sign a loan.

Use the additional detail to help your applicant understand their score and next steps

Rapid Rescore ASAP

The longer you wait to rescore, the less likely the plan is to succeed—new information may be reported.

- Account5
xxx5555
(Opened 07/2018) Update the balance to \$101 on Equifax.
- Account11B
xxxxxxxxB11B
(Opened 09/2014) Update the balance to \$10 on Equifax.

How This Plan Helps

- ✔ It improves revolving utilization (by reducing balances or increasing available credit).