# How to Order What-if Simulator from CIS

What-if Simulator allows you to explore how various actions may impact the credit scores. Experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more. What-if Simulator helps you determine if the borrower should try the actions simulated. What-if Simulator does not change the credit score or the information in the credit report; it only simulates a range of actions that could be taken, to understand the potential score impact.

NOTE: All score simulations are most accurate when accessed close to, or on the same date of, credit pull. Credit is dynamic. Although score simulations can be accessed up to 30 days from date of credit pull, the point forecast shown is most accurate when the simulations and actions are taken close to the date of credit pull.

From the main credit file screen for the applicant you are working with, select What-if Simulator under Add-on Products:

Next, select which bureau and which borrower (if a joint report) you would like to run simulations on, then select the Run What-if box in the bottom right:
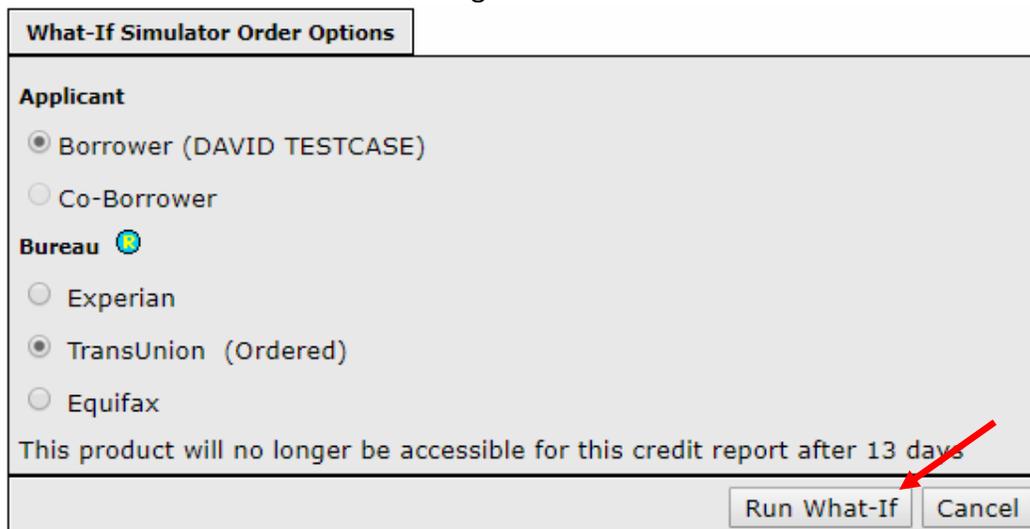
On the below screen (see next page), simulate the account actions you wish to try. Actions include: Changing Balances; Combining Balances; Opening New Credit Types/New Accounts; Changing Late Dates; Closing Accounts; Deleting Accounts; Changing Status; Adding/Removing an Authorized User Account; Removing Inquiries and much more. At the top of the screen, you have the ability to simulate timing for the plan up to 24 months in advance. Timing can have significant impact on score potential. Pay special attention to any cautions, in yellow, on the top right of the screen.

Each action you take will result in the score recalculating at the top of the screen and the action being saved to the right, which will include a running cash total, required for all actions simulated.

Below, example includes paying down several credit cards. Note: actions simulated are saved to the right of the screen; the running cash total appears for actions simulated; and the yellow caution near the simulated score. In the below example, it would be recommended to set the timeframe at 1 month and see how timing impacts the score forecast:

From the top right of the screen, print (or print to pdf for emailing purposes) to share the plan with others:

When you close the What-if Simulator window, the last score simulation is saved, creating ease to re-access and the ability to share with others.

www.ciscredit.com