

How to Order What-if Simulator from CIS

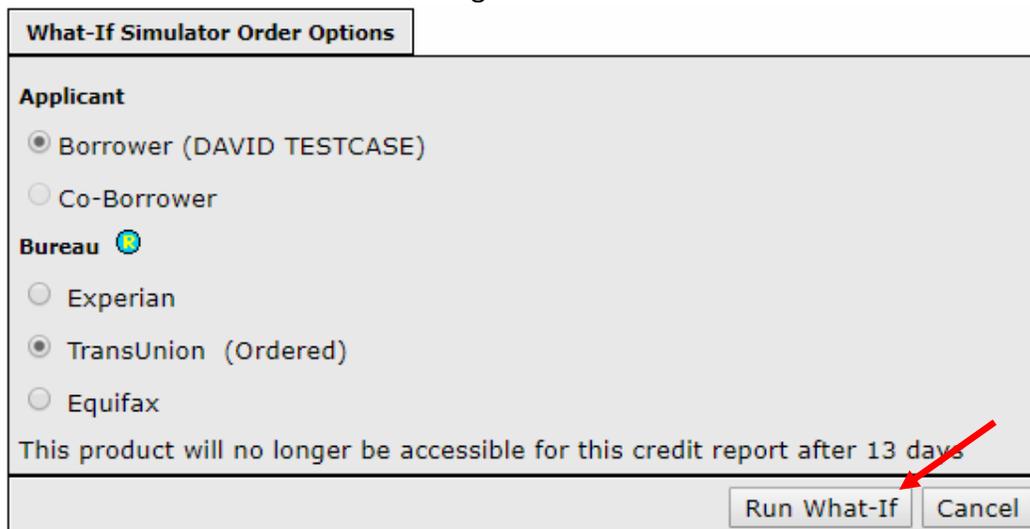
What-if Simulator allows you to explore how various actions may impact the credit scores. Experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more. What-if Simulator helps you determine if the borrower should try the actions simulated. What-if 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:



The image shows a dialog box titled "What-If Simulator Order Options". It has two sections: "Applicant" and "Bureau". In the "Applicant" section, "Borrower (DAVID TESTCASE)" is selected with a radio button. In the "Bureau" section, "TransUnion (Ordered)" is selected with a radio button. Below the "Bureau" section, there is a warning message: "This product will no longer be accessible for this credit report after 13 days". At the bottom right of the dialog box, there are two buttons: "Run What-If" and "Cancel". A red arrow points to the "Run What-If" button.

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.

647 Current Score from TransUnion

Forecast by CreditXpert

Timeframe: immediate

Based on 17-day old information TransUnion pulled 10/29/2019 9965274 Dave T.

Account	Opened	High Credit	Balance	Utilization	Type	Status
Acco3 xxxxx3333	10/2018	242,000	242,000		Installment	Paid as agreed
Acc4 xxxxxxx9999	07/2019	35,419	34,698		Installment	Paid as agreed
Account88888 xxxxxxxxxxxx2326	09/2018	19,336	10,660		Installment	Paid as agreed
Account88888 xxxxxxxxxxxx9957	02/2019	3,592	3,163		Installment	Paid as agreed
Account444 xxxxxxx4141	09/2019	3,100	1,716	55%	Revolving	Paid as agreed
Account10 xxxxxxx1010	08/2019	1,500	462	31%	Revolving	Paid as agreed

START OVER

[Add a new account](#)

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:

647 Current Score from TransUnion

Forecast by CreditXpert: 673*

Timeframe: immediate

Forecast drops to 665* soon! See details >

Based on 17-day old information TransUnion pulled 10/29/2019 9965274 Dave T.

Account	Opened	High Credit	Balance	Utilization	Type	Status
Acco3 xxxxx3333	10/2018	242,000	242,000		Installment	Paid as agreed
Acc4 xxxxxxx9999	07/2019	35,419	34,698		Installment	Paid as agreed
Account88888 xxxxxxxxxxxx2326	09/2018	19,336	10,660		Installment	Paid as agreed
Account88888 xxxxxxxxxxxx9957	02/2019	3,592	3,163		Installment	Paid as agreed
Account444 xxxxxxx4141	09/2019	3,100	0	0%	Revolving	Paid as agreed
Account10 xxxxxxx1010	08/2019	1,500	0	0%	Revolving	Paid as agreed
Account66666 xxxxxxx2222	09/2017	251	0	0%	Revolving	Paid as agreed
Account1 xxxxxxx7777	05/2017	400	0	0%	Revolving	Paid as agreed
Account444 xxxxxxx1111	07/2018	1,500	70	5%	Revolving	Paid as agreed
Account66666 xxxxxxx8888 AUTHORIZED USER	05/2016	342	0	0%	Revolving	Paid as agreed
Ac9 xxxxxxx1818 CLOSED	02/2014	5,857	0		Installment	Paid as agreed
Account11B xxxxxxxB11B CLOSED	09/2013	1,400	0		Revolving	Paid as agreed
Account1313 xxxxx1313 CLOSED	12/2017	201,500	0		Installment	Paid as agreed

START OVER

- Change the balance to \$0 on the Account444 account (# xxxxxxx4141, opened 09/2019). Requires: \$1,716
- Change the balance to \$0 on the Account10 account (# xxxxxxx1010, opened 08/2019). Requires: \$462
- Change the balance to \$0 on the Account66666 account (# xxxxxxx2222, opened 09/2017). Requires: \$251
- Change the balance to \$0 on the Account1 account (# xxxxxxx7777, opened 05/2017). Requires: \$248

Total: \$2,677

[Add a new account](#)

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

Print Share Your Opinion More

More Options

Other Products

CreditXpert® Wayfinder™

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.