

**Credit Sense<sup>SM</sup>**

**Increase Consumer Loyalty and Grow Your Lending Portfolio With an Integrated, Convenient Credit Score Service**



Today's consumers expect free and easy access to their credit score both on-demand and at their fingertips. Here is your chance to offer them this benefit within the online banking and mobile service they already trust. Credit Sense from Fiserv is a comprehensive program that helps consumers monitor their credit while increasing engagement, loyalty and cross-selling opportunities.

**Engaging Consumers Is Challenging in Today's Fast-Paced World**

The pace and speed of the mobile world has led consumers to expect on-demand products and services in virtually every walk of life. If you don't offer the services they want, or grab their attention in a matter of seconds, they are gone. This demand for instantaneous access to information now applies to credit scores. Consumers expect to be able to obtain their credit score quickly, easily and for free and there are numerous third-party sites that can deliver—sites that often promote loan and credit card offers from competing financial institutions.

Credit Sense, powered by SavvyMoney®, enables your accountholders to not only conveniently access and monitor their credit score but also receive tips to improve it and ultimately save money—all through the security of your online banking and mobile

solution. At the same time, Credit Sense helps you grow your lending portfolio by providing more opportunities to cross-sell money-saving products and services.

A valuable, integrated service within your online banking and mobile solution, Credit Sense also deepens consumer engagement and retention by giving them a reason to log in to online banking to check their credit score and to return whenever they receive email notifications or monitoring alerts regarding changes or updates to their credit score.

**Increase Revenue With Targeted Cross-Selling Opportunities**

Credit Sense provides a unique opportunity to create and cross-sell very specific pre-qualified offers—including low-interest credit cards, balance transfers and new or refinanced loans—to targeted consumers based on their existing credit score and debt profile. These relevant offers are presented to your accountholders while they are actively engaged in, and thinking about, their financial situation.

The ability to capture your consumers' attention with timely offers that resonate can help to increase your chances of success, leading to higher return rates. According to Accenture, 51 percent of consumers want their bank or credit union to recommend products or services that they might need, while considering which accounts they already have.



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Plus, consumers are more likely to participate in offers from their financial institution than an unknown third party, especially when the offer is specific to them and based on their current financial situation.

### **Build Stronger Relationships by Giving Consumers More Financial Control**

With Credit Sense, your accountholders can monitor their credit score directly through the online banking and mobile solutions they have come to know and trust. Scores are updated automatically each month, but consumers can instantly update their score on a daily basis if they want. Additionally, Credit Sense can help them gain control of their financial situation through:

- Explanations of the factors that most impact and can improve their credit score
- The ability to calculate savings from consolidating, refinancing or assuming new debt
- Email notifications and alerts of key changes to a credit report or suspicious activity to help prevent identity fraud

Credit Sense also provides access to financial literacy tools that help your accountholders better understand their financial situation and how to improve their financial management skills. They will appreciate the availability of educational resources such as:

- Explanations of the factors that affect credit score calculations
- Answers to frequently asked questions on credit scores
- Hundreds of articles on credit, debit, spending, savings and relationships

All of these tools and resources are designed to help your accountholders save money, learn to better manage their finances and participate in money-saving offers to lower their interest rates and/or payments. Helping your accountholders improve their financial situation and enhance their financial management skills will create stronger, deeper, more profitable relationships.

#### **Key Benefits**

##### **For Your Consumers:**

- Instant credit score access and improvement tips
- Pre-qualified offers and savings opportunities
- Access to educational tools
- Credit report monitoring and alerts

##### **For Your Institution:**

- Deepens consumer engagement and retention
- Supports financial literacy, which builds stronger relationships
- Increases cross-selling opportunities
- Keep your competition away and your accountholders' loyalty in-house

#### **Connect With Us**

For more information about Credit Sense, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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