

Valuable tools for

Complete Awareness!



CREDIT MONITORING



Features & Benefits



Identity Validation

Members will undergo a validation process to confirm their identity prior to accessing credit data.



Full Access to Credit Reports

Members have access to tri-bureau and single bureau credit reports through the secure membership site. All reports obtained through the member site will be available for the life of their membership.



Score Tracker

Our credit score tracker provides members with a clear and concise view of their credit score history over the lifetime of their membership.



Score Simulator

The credit score simulator provides members with a tool to determine how their score may change based on hypothetical events, such as opening a new line of credit or paying off a loan.



Resource Center

The resource center gives members unlimited access to up-to-date credit articles and news reports to help educate them on the importance of a healthy credit record and how they can recover in the event fraud occurs.

Why Credit Monitoring Is Important To Your Customers



The Problem:

Credit fraud is a problem affecting millions of Americans every year, with losses nearing half a trillion dollars for internet-related credit crimes alone. Fraud victims report an average of \$4,187 in financial losses per reported case, which doesn't account for the time and money spent investigating and recovering from the incident. Consumers are becoming increasingly aware of this growing threat and need to be educated on the importance of their credit records, what credit fraud is and how to protect themselves from becoming a victim.

Our Solution:

Ocenture's Credit Monitoring programs offer your customers a one-stop solution for the credit information they need to become – and stay – an informed consumer. With every plan we offer, members can review their past credit history, check their current score and even use a simulator tool to get insight into what their credit could look like tomorrow.



We Take A Proactive Approach To Protecting Their Credit

In the United States, a credit score is much more than a number – it's an important part of a consumer's everyday life. Lenders use credit scores to evaluate risk, so that one number can decide who qualifies for a loan, at what interest rate and under what limits. And not just banks use credit scores – mobile phone companies, insurance companies and government bodies also use similar methodologies to determine if a consumer becomes a *customer*.

Ocenture's Credit Monitoring solution monitors bureau activity and alerts members to any reported changes on their credit report. Opening a new line of credit, an addition of a delinquent account record, and even new address changes can be an indication of fraudulent activity. Your customers need to know if another individual is acting on their behalf as soon as possible in order to limit the amount of damage done to their credit, which is what our Credit Monitoring solution is doing for every single member, 24 hours a day, 7 days a week.

Our comprehensive packages allow members to:

- » Validate their identity
- » Monitor their credit
- » Receive alerts when a change occurs
- » Get single & tri-bureau reports
- » Track their score over a period of time
- » Simulate their score based on hypothetical events

In addition, our resource center gives members access to news, advice and financial planning tools to keep them informed of the latest credit information and best practices.



Why Choose Ocenture For Credit Monitoring?

Ocenture's Credit Monitoring programs offer a direct connection to the three major national credit bureaus as well as an innovative virtual toolset to provide members with the most complete and cost-effective offerings on the market today. Our private-label and white-label Credit Monitoring programs allow clients like you to leverage the relationship you already enjoy with your customers to build your brand, not a third party's. As a product differentiator, a cross-sell or a retention tool, Ocenture's Credit Monitoring program can increase your customers' sense of security, while growing your bottom line and brand relevance.



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Ocenture is an industry leader in private label product development, support and implementation. The Ocenture system offers highly customized solutions to increase sales, profit opportunities and retention rates. Our clients include many of the top home security companies, direct selling companies, credit card companies, national insurance companies, affinity groups, national associations, and marketing and sales organizations.


the right partner