



Revery Consumer Engagement Suite

Powered by Equifax Data & Revery Credit Infrastructure

Help Consumers Understand, Monitor, and Improve Their Credit

Give your customers secure access to credit scores, credit reports, and credit monitoring alerts directly inside your platform.

The Revery Consumer Engagement Suite combines trusted credit bureau data, modern APIs, consumer-facing delivery workflows, and compliance-focused infrastructure so you can launch credit experiences without building them from scratch.



Key Benefits

- Increase Engagement & Retention**
Strengthen relationships and encourage ongoing use of your platform.
- Deliver Financial Wellness Tools**
Provide insights that help consumers make smarter decisions.
- Personalize Experiences**
Use credit insights to offer relevant products and financial solutions.
- Create Recurring Touchpoints**
Monitoring alerts keep customers engaged.
- Launch Quickly**
API-first integration gets you to market faster.
- Reduce Compliance & Operational Burden**
Built-in infrastructure and controls you can rely on.



Secure, Compliant.
Consumer-First.



Fast Integration.
Developer-Friendly.



Built for Financial
Platforms.



Drive Engagement.
Build Trust.



Credit Scores API Give Consumers Visibility Into Their Credit Standing

Provide consumers with direct access to their credit scores within your application or customer portal.

Features Include:

- ✓ Single-bureau and multi-bureau score delivery
- ✓ Historical score tracking
- ✓ VantageScore® support
- ✓ Multiple FICO® model options*
- ✓ Score reason codes
- ✓ Consumer-friendly presentation

*coming soon

Available Score Models

Score Model	Score Range	Bureau Options
VantageScore® 3.0	300 - 850	1B and 3B
VantageScore® 4.0	300 - 850	1B Only

1B = Single Bureau (Equifax) 3B = Multi Bureau (Equifax, Experian, TransUnion)



Consumer Credit Reports API Deliver Credit Reports Directly to Consumers

Enable consumers to securely access their credit reports directly from your platform.

Key Report Elements

- ✓ Tradelines
- ✓ Credit Utilization
- ✓ Credit History Length
- ✓ Average Account Age
- ✓ Available Credit
- ✓ Public Records (where applicable)
- ✓ Inquiries
- ✓ Consumer-Facing Disclosures

Benefits

- ✓ Consumer-facing delivery
- ✓ Embedded within your experience
- ✓ Reduced implementation complexity
- ✓ Secure API access
- ✓ Compliance-ready framework



Credit Monitoring API Keep Consumers Informed About Changes to Their Credit

Provide ongoing credit monitoring alerts that encourage repeat engagement and help consumers stay aware of important changes.

Multi-Bureau Alerts

- ✓ New Inquiry
- ✓ New Account
- ✓ Existing Account Change
- ✓ New Collection
- ✓ Collection Status Change
- ✓ Bankruptcy Events
- ✓ Address Changes

Equifax-Specific Alerts

- ✓ Score Changes
- ✓ Credit Limit Changes
- ✓ Balance Changes
- ✓ Name Changes
- ✓ Blocked Inquiries
- ✓ Telco & Utility Events



Timely alerts drive engagement and empower consumers to take action.

Why Revery



Compliance-Ready Infrastructure

- Consumer disclosure workflows
- FCRA-aligned consumer access
- Identity verification controls
- Secure consumer delivery mechanisms



Enterprise Security

- Encryption in transit and at rest
- Role-based access controls
- SOC 2-aligned security practices



API-First Platform

- Modern REST APIs
- Developer-friendly integration
- Sandbox environment
- Production-ready architecture



Flexible Bureau Coverage

- Equifax
- Experian
- TransUnion
- Single-bureau and multi-bureau options

How It Works



1

Integrate

Connect to Revery APIs using our sandbox and developer resources.



2

Enroll Consumers

Enable customer opt-in and identity verification workflows.



3

Deliver Credit Insights

Provide scores, reports, and monitoring directly inside your application.



4

Drive Engagement

Keep customers returning through ongoing credit visibility and alerts.



Bring Consumer Credit Experiences to Your Platform

Launch consumer credit scores, reports, and monitoring through a secure, compliance-focused API platform.

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Schedule a Demo >