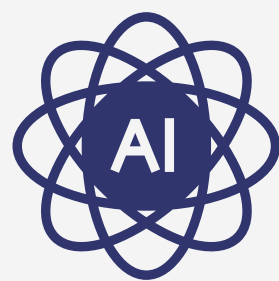


# REVOLUTIONIZING CREDIT MANAGEMENT: AI's Customer-Centric Approach

## UNLEASHING AI'S POWER IN CREDIT MANAGEMENT

Artificial intelligence (AI) is at the forefront of reshaping the credit industry, placing control back into the hands of consumers.



## THE SIGNIFICANCE OF CREDIT SCORES IN 2023



**Adrian Nazari** underscores the impact of credit scores in securing favorable loans, low-interest rates, and expanded credit limits. A good credit score is akin to a golden ticket, unlocking a realm of financial opportunities.

## EVOLUTION OF CREDIT MONITORING TOOLS

In the early 2000s, people annually checked their credit scores through major bureaus.

The fintech revolution in the 2010s brought online tools, but information overload now causes decision paralysis.

## CHALLENGES AND DISSATISFACTION IN THE CREDIT INDUSTRY

Navigating the convoluted credit universe has left consumers dissatisfied. A staggering 75% of financial market grievances in 2022 revolved around credit or consumer reporting, often stemming from inaccuracies on credit reports.

**One in six Americans remains oblivious to their credit scores.**



## AI'S ROLE IN SIMPLIFYING CREDIT MANAGEMENT

AI and machine learning can analyze spending habits, payment histories, and more, providing personalized recommendations to enhance credit scores and overall financial health.

## CREDIT SESAME'S INNOVATION: SESAME RING

Sesame Ring™ provides a visual summary of Sesame Grade™, credit score details, and a concise credit report. It offers actionable plans, alerts, comprehensive monitoring, and 24/7 dispute resolution assistance as a free personal credit advisor.

## SHAPING THE FUTURE OF CREDIT WITH AI

The future: user-friendly platforms grant enhanced credit data access, fostering transparency and guiding financial improvement. AI emerges as a game-changer, empowering consumers to confidently achieve their financial goals.