

# Insights, Factors, Scores, Overview Designs

## UsabilityHub Study

### June 2020

Last updated 6/22/2020 By Chau Ly



# Purpose

Phase 1: to get an understanding of which designed is more preferred and why.

- Launched and completed 6/5/2020
- Sample: 60 participants @ \$2 each
- Comps for:
  - Overview Page
  - Score Gauge
  - Score Factor
  - Credit Insights

Phase 2: Narrow down our comps. Get more data around what they remember in a 5 second test and what they would click on to get more information

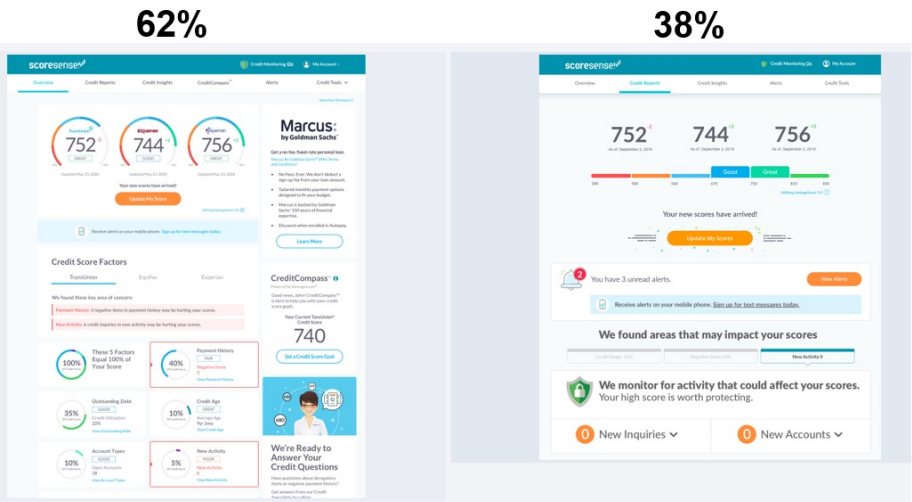
- Date ran: 6/8-6/12
- Click test includes:
  - Comps for Credit Insight V1/V3 and Factor V1
  - 80 participants @ \$2 each
- 5 seconds test includes:
  - Comps for Overview V1/V2, Score Gauge 1, Factor V2, Insight V1/V3

Targeting:

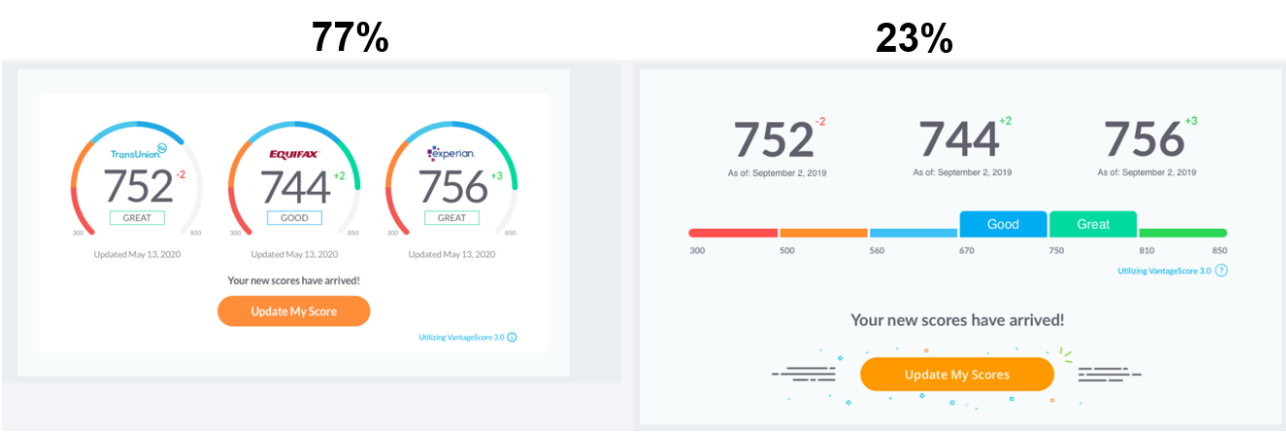
- Gender – 50/50 Male/Female
- Country- USA
- Device- Desktop
- Age- 20-60 years
- Income- \$10K+

# Overall Preference

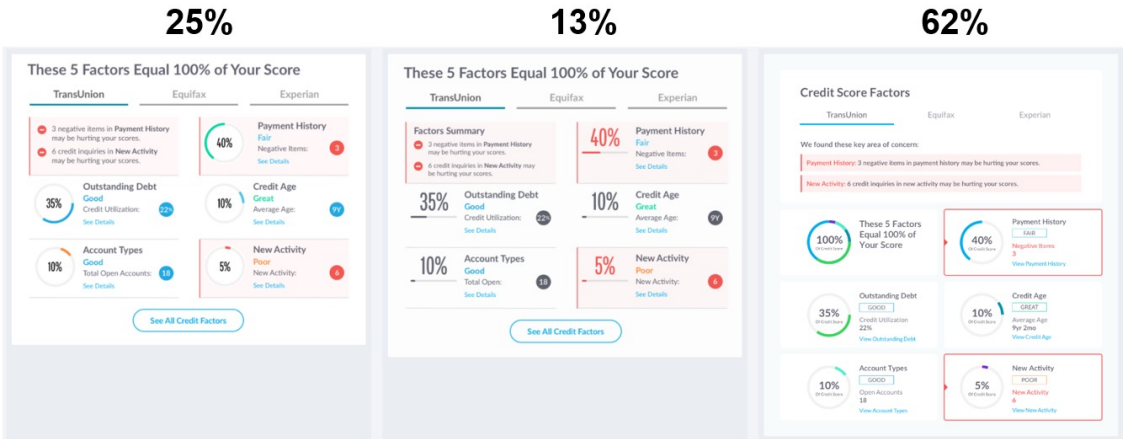
## Overview



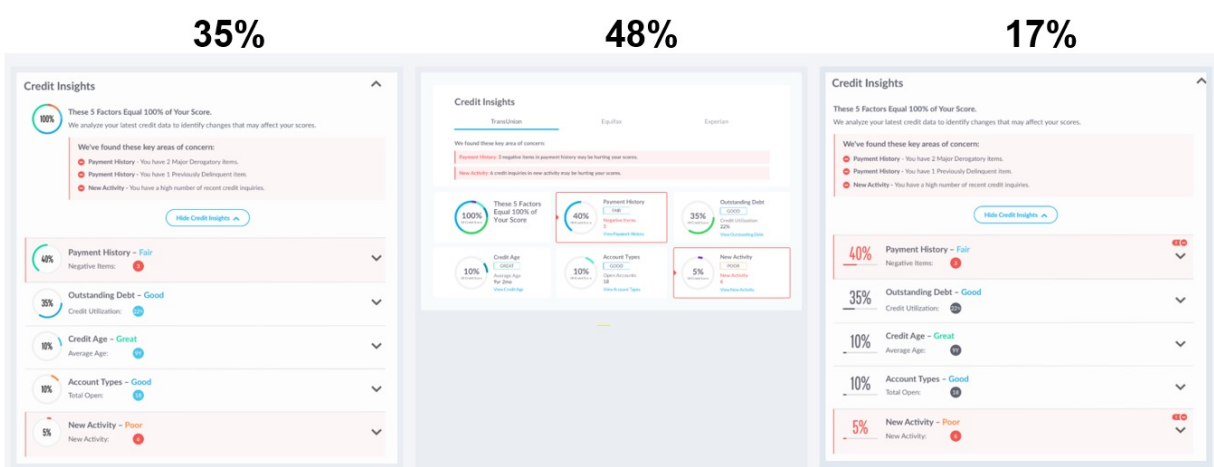
## Score Gauge



## Score Factor



## Credit Insights



## PREFERENCE TEST

Comments from participants on their preference

# Overview Page Preference – Which design do you prefer?

62%

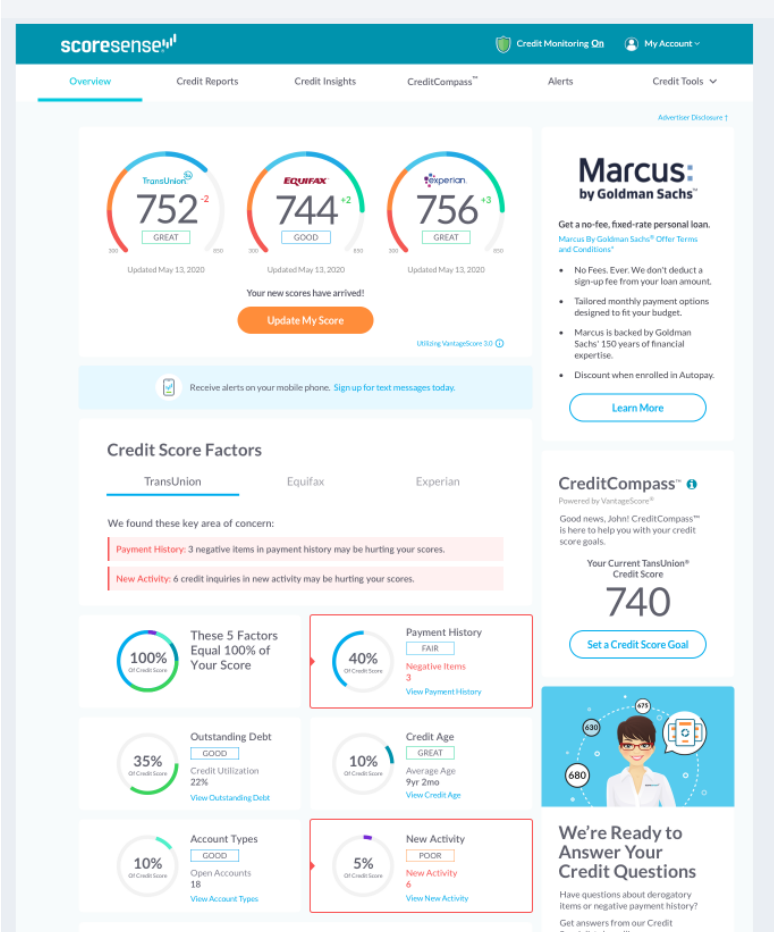
The screenshot shows a dashboard with a teal header and navigation tabs: Overview, Credit Reports, Credit Insights, CreditCompass, Alerts, and Credit Tools. The main content area features three circular credit score gauges for TransUnion (752), Equifax (744), and Experian (756), all updated on May 13, 2020. A prominent orange button says "Update My Score". Below the gauges is a section for "Credit Score Factors" with sub-tabs for TransUnion, Equifax, and Experian. It lists key areas of concern: "Payment History: 3 negative items in payment history may be hurting your scores" and "New Activity: 6 credit inquiries in new activity may be hurting your scores". A "CreditCompass" section shows a current TransUnion credit score of 740. The bottom right has a "We're Ready to Answer Your Credit Questions" section.

38%

The screenshot shows a dashboard with a teal header and navigation tabs: Overview, Credit Reports, Credit Insights, Alerts, and Credit Tools. The main content area features three large credit score numbers: 752, 744, and 756, all as of September 2, 2019. A horizontal bar chart below the scores shows a range from 300 to 850, with "Good" and "Great" labels. A prominent orange button says "Update My Scores". Below this is an alert section: "You have 3 unread alerts" with a "View Alerts" button and a "Receive alerts on your mobile phone" link. A section titled "We found areas that may impact your scores" shows progress bars for "Credit Usage: 13%", "Negative Items: 13%", and "New Activity: 0". Another section says "We monitor for activity that could affect your scores. Your high score is worth protecting." At the bottom, there are two boxes: "0 New Inquiries" and "0 New Accounts".

# Overview Page

62%



Ability to give details / Looks effective/ visually appealing / has everything you need to know / more familiar

cockpit-feels like a real dashboard. / love design it looks more mature / easy to navigate

It has better formatting and we'll detailed description / more detail listed on page

Because this design gives clear insights and the round rings promptly gives more information around the score

Easier to read and to tell what information I am looking at. Separated between different agencies is clean and makes sense.

I choose this design because it shows me more relevant information that could help me make a better financial decision compare to the other design.

I don't have a strong preference of the circles over the line metric. However, I like that there is a clear reference point for each company in this design.

I like the circle graphs with the scores. It's easier visually I think to see what my scores are.

I like the circular graphics and other designs at the bottom too

I like the half circles more. I would maybe want average markers to signify where I stood against others

I liked the details and the ability to see things laid out in this fashion

I prefer this because it is well organised / more information available

It gave a lot more useful information than the other option. If I want to improve my score, assuming that is why I am here I will need to know specifics.

It includes more comprehensive info and the graphics of the full circle make your standing immediately clear

It is easier to read the data and numbers as it relates to a range.

It is more informative. It has a lot of images that provide helpful information. Like the design of the diagrams and specially how you show the credit scores on the top of the page.

its more detailed and gives specific areas to concentrate on

More detail and eye appealing. It also shows a bar line that gives a visual understanding of your credit.

more info available,...like how each individual reporting agency is highlighted separately

The bar graph of good/great is confusing in the other design

The layout is more informative and has a better visual appeal. I like that the scores have the reporting source displayed.

There is more specific information about "payment history", "outstanding debt", etc. at the bottom.

This gave more info, ie if credit score is "Good" or "Great" category & what factors are contributing to score

This is powered by goldman sachs.it has a credit compass,shows payment history,credit age,new activity.it has option to answer my questions related to credit

This one is a little busier than the other design, however I like the way the information is presented more than the other design.

This one shows they there are 3 different score more clearly and I like the level of detail of the credit score factors section

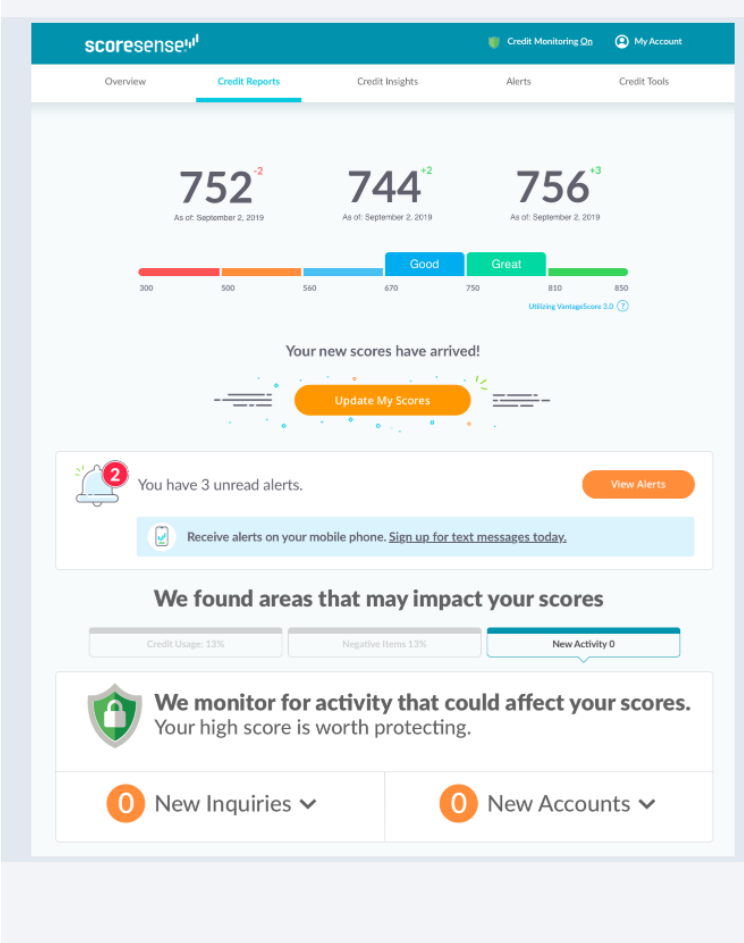
This one seems to highlight / prioritize the info I'd expect to see and that is most useful to me.

Visually I first preferred the other design because it look simpler and more straight-forward but after looking at them in more detail this design makes it a lot clearer to understand what the scores mean and the ranges one can have. And ultimately you want people to understand what they're seeing.

At first I almost chose the first design because of the white space. It seemed less cluttered. Initially this image felt overwhelming. However, after considering what I would actually DO on a page like this, this design makes more sense. The information here is clear. For example, I know that 752 is my TransUnion score, because it says so.

# Overview page

38%



It simpler and cleaner / cleaner and easier to read / not chaotic-- I can focus better /looks clearer
Although I like the circle/gauges of the other design, this one is a little less intimidating and feels more engaging and friendly while still providing important information
Donut charts are tired and complicated
easier to identify which score is good or great / Less cluttered and more modern
From the first view, it is cleaner, sharper and easier to read and find what you are looking for. My desire is the format I chose for the above reasons would be standardized to a format like this and leads to other information with clicks.
I like that it is clear. There isn't too much information at one time. I can click to see more . I do like the arc over the scores better than the bar. The bumps on the bar should be taller to be more impactful.
I picked this one because of how clear the top section is, which is the most important part, or at least would be to me. However, the "unread alerts" section reads like a banner ad and it's really offputting. I liked that section from the other design better, actually. And the breakdown of the credit score at the bottom of the other one was also cool but could be simplified like this first design.
I think the other one had too much information; this one is easier to digest.
It is more organized. The other seemed scattered and all over the place. It was a lot to process at once. A bit of a sensory overload.
It is simple design without any unnecessary information. Other design is confusing.
It seems a lot less cluttered
It seems more easily accessible and easier to digest. However, the other option offered greater detail and perhaps greater access to useful information. But this option very quickly offers status and potential for corrective action or improvement.
Less clutter and not just the same as other on the market with the speedometer like holders where your score is. I like certain things in the other one better like more information at the bottom, but I hated the stuff they are trying to market to you on the side. If I am paying for a service I don't want them to "offer" me other things I have to pay for. If I need something like a loan I'll look for one if this is a trusted site then I would look here first but not if it's thrown in a screen I've got to look at whenever I login. This one is just elegant and simple and provides the required information.
Not as congested. More reader friendly. The other one makes me not want to waste the time reading it.
The design is much simpler and easy to read the content .
The features look more colourful
The other design looked overwhelmingly busy and confusing.
The page is not congested with the content
This design offers a simplistic approach to conveying the same information.

# Score Gauge Preference – Which design do you prefer?

77%

This design features three circular gauges, one for each credit bureau: TransUnion, Equifax, and Experian. Each gauge has a scale from 300 to 850 and a central score with a change indicator. TransUnion shows a score of 752 with a -2 change, labeled 'GREAT'. Equifax shows a score of 744 with a +2 change, labeled 'GOOD'. Experian shows a score of 756 with a +3 change, labeled 'GREAT'. Below the gauges, the text 'Your new scores have arrived!' is displayed, followed by an orange 'Update My Score' button and a small 'Utilizing VantageScore 3.0' link.

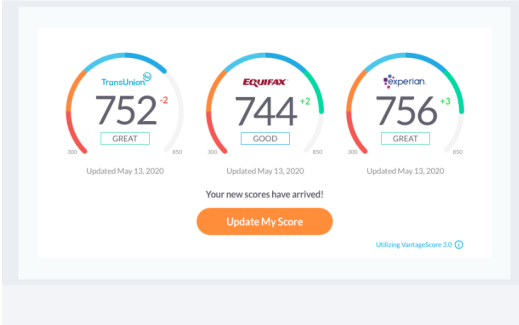
23%

This design uses a linear layout for the scores. It shows three scores: 752 (TransUnion, -2 change, 'GREAT'), 744 (Equifax, +2 change, 'Good'), and 756 (Experian, +3 change, 'Great'). All scores are 'As of: September 2, 2019'. Below the scores is a horizontal bar with a color gradient from red to green, corresponding to the score ranges. The text 'Your new scores have arrived!' is centered above an orange 'Update My Scores' button, which is decorated with colorful confetti. A 'Utilizing VantageScore 3.0' link is located at the bottom right.



# Score Gauge Preference

77%

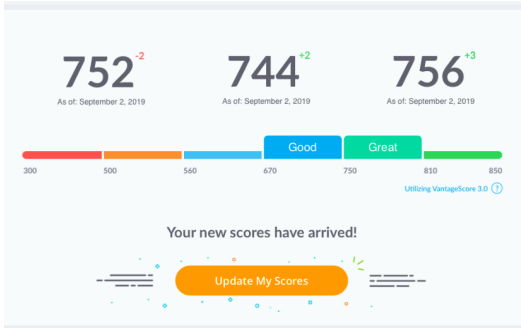


Because I can't tell what the numbers mean in the other image.
Because it displays all 3 credit scores separately. The color scheme is very appealing and you know where you
Because it immediately shows which score is good, which one is great. The other design requires the user to
cleaner and more straight-forward / Quicker overview
Data are more organized and easy to follow / Simpler to read and understand each credit score
From an aesthetic perspective I think it looks cleaner. I also like that the color bar around the outside of each
I chose this because I like the way each scores are separated by a circle and each circle contain vital
I chose this design because it has more product description and has more features.
I chose this design because it seems much more descriptive, as well as easier to understand. I like that this
one shows your three credit scores separately, as well as the three companies that those scores have came
i like the credit bar that goes from red to green. kinda like a engine and speed odometer in a car
I like the individual charts for each one better than the one big chart.
I like the speed dial graphic for each score and how each score is labeled with great or good
I love the visual. It is more fun and interactive this way.
I prefer this layout. It shows the scores and where in the line of progression it is falling in.
I really like the color indicators around the number. This makes it very easy to see if those numbers are good
I think it does a better job at separating the data so its easier to read and understand.
I think the information is easier to consume on this. I like the design of the other one, but this is the easiest to
I will choose the because of the layout and design, it is easier to figure out unlike the 2nd option.
ldk I guess I wanted to know the sources of the three scores.
It feels more friendly and easier to understand.
It more easily depicts the score spectrum for each provider.
It provides better information and has all 3 credit bureaus in it
It shows me the score and the min max score in a clearer way
It shows where the info comes from.
It's easier to see how my score rates from each of the 3 credit agencies. It's also more visually appealing.
It's easier to understand, straightforward to me, and I like the circles
It's easy to quickly see the scores and changes in scores, per service.
Looks unique, simple and attractive / more professional

The circles are a bit more compelling to me. They feel familiar (kind of like car speedometers?) and I think
the graphs are easier to read and it looks more organized
The other didn't have label to tell which score belong to which credit reporting company
This design features the credit rating agencies on it. The overall design also stands out a little bit more and is
This design is eye catching and much easier to understand
This design is more clear about what I am looking at. The other one is more confusing about what the three
This design shows more clearly the score for each company, it's easier to understand at first glance
this Design shows something where i can understand the colored bar meter is way understanding then the
This gives you a better and more easily viewable representation of the scale of where you are at and what is
This is more clear than the other one and each individual score is more clearly represented
this option shows the credit agency associated with each score, the other option wasn't as clear.
This was MUCH clearer for me as to what category the score falls into (great, good, etc). The other design was
visually it is more understandable and it draws the eye to each score. and differentiates between the ones
You can see clearly which score applies to each graphic.
I mean, it's not great, but the other one co-mingles the scores to so it takes a lot more mental energy to tell
which score is which. I mean, if you want to really clearly show the three scores and allow people to
compare, take these curved lines and turn them into straight bars. Now you can quickly look at the three
and see how they compare:
Transunion GREAT [red][orange][aqua][blue] 752 (-2)
Equifax GOOD [red][orange][aqua][blue][green] 744 (+2)
Experian GREAT [red][orange][aqua][blue][green] 756 (+3)
Hmmm... this doesn't make sense. Why does Equifax "good" look like Experian "great" -- Just a mistake in
the sample rendering for the purpose of voting?
Make the bars actually different lengths - a "great/752" should be a tad shorter than a "great/756" - this
would be easier to do with bars vs dials.

# Score Gauge Preference

23%



Bar graphs were easier to understand on a quick look.
Because it showed the tiers for credit score; liked the circular visual of the other design but I like having the tier breakdown to go to the next level
I chose this one because when looking at it, you are able to tell if the score is on the high or low side of poor, fair, good, and great.
I think the other design is overused by everyone. This one is more unique and it's easy to understand where you stand.
It looks more professional and appealing to me.
It shows every necessary information.
its cleaner and has more necessary details
It's easier to understand - clearer, more concise. less to take in than the three circles.
its more clear what my score is overall. but it would be nice to see the which company is being pulled from as well. i think the other design is way too cluttered, but i like that i got to see the companies
Its self explanatory
It's well worth
Much clearer to understand than the circles/pies.
shows what range your score is in
This concept works better as it breaks down everything down to you and more readable.

# Credit Score Factors – Which design do you prefer?

25%

These 5 Factors Equal 100% of Your Score

TransUnion	Equifax	Experian
<ul style="list-style-type: none"> <li>3 negative items in Payment History may be hurting your scores.</li> <li>6 credit inquiries in New Activity may be hurting your scores.</li> </ul>	<p>40%</p> <p>Payment History Fair Negative Items: 3 <a href="#">See Details</a></p>	
<p>35%</p> <p>Outstanding Debt Good Credit Utilization: 22% <a href="#">See Details</a></p>	<p>10%</p> <p>Credit Age Great Average Age: 9Y <a href="#">See Details</a></p>	
<p>10%</p> <p>Account Types Good Total Open Accounts: 18 <a href="#">See Details</a></p>	<p>5%</p> <p>New Activity Poor New Activity: 6 <a href="#">See Details</a></p>	

[See All Credit Factors](#)

13%

These 5 Factors Equal 100% of Your Score

TransUnion	Equifax	Experian
<p>Factors Summary</p> <ul style="list-style-type: none"> <li>3 negative items in Payment History may be hurting your scores.</li> <li>6 credit inquiries in New Activity may be hurting your scores.</li> </ul>	<p>40%</p> <p>Payment History Fair Negative Items: 3 <a href="#">See Details</a></p>	
<p>35%</p> <p>Outstanding Debt Good Credit Utilization: 22% <a href="#">See Details</a></p>	<p>10%</p> <p>Credit Age Great Average Age: 9Y <a href="#">See Details</a></p>	
<p>10%</p> <p>Account Types Good Total Open: 18 <a href="#">See Details</a></p>	<p>5%</p> <p>New Activity Poor New Activity: 6 <a href="#">See Details</a></p>	

[See All Credit Factors](#)

62%

Credit Score Factors

TransUnion	Equifax	Experian
<p>We found these key area of concern:</p> <ul style="list-style-type: none"> <li>Payment History: 3 negative items in payment history may be hurting your scores.</li> <li>New Activity: 6 credit inquiries in new activity may be hurting your scores.</li> </ul>		
<p>100% Of Credit Score</p> <p>These 5 Factors Equal 100% of Your Score</p>	<p>40% Of Credit Score</p> <p>Payment History FAIR Negative Items: 3 <a href="#">View Payment History</a></p>	
<p>35% Of Credit Score</p> <p>GOOD</p> <p>Outstanding Debt Credit Utilization: 22% <a href="#">View Outstanding Debt</a></p>	<p>10% Of Credit Score</p> <p>GREAT</p> <p>Credit Age Average Age: 9yr 2mo <a href="#">View Credit Age</a></p>	
<p>10% Of Credit Score</p> <p>GOOD</p> <p>Account Types Open Accounts: 18 <a href="#">View Account Types</a></p>	<p>5% Of Credit Score</p> <p>POOR</p> <p>New Activity New Activity: 6 <a href="#">View New Activity</a></p>	

# Credit Score Factors

62%



All designs were good, but this was the best design, because of the "These 5 Factors..." section. The brief description, with the All the important determinants of a credit health is broken down into the minutest detail.

Even though this was a little longer, I felt it gave the most information in the clearest way. I could easily see with this design that the 5 factors made up the 100% of my score and it was a little unclear what the % meant in the other designs. This design also clearly I choose this design because the design elements are balanced and its clear and concise.

I feel it's the best organized out of the three and the UI is more of what I'm used to.

I like that the key areas of concern are across the top of the entire page, then the different percentage dials are there own section.

I like the bigger numbers and charts / its larger and more clear

I like the layout and that it shows how everything adds up to 100% / like the layout and flow of it

I like the layout, it's very easy to read. I especially like the % graphics on each factor.

I like the 'red' and the additional information

I liked the key concerns at the top. And, because the screens on the others had a nonsensical "See More Factors" button. How

I love the attention paid to explaining payment history and new activity section.

I so much prefer this design because the statistics used explains the five factors in one circle making it easy for me to identity them.

I think it helps to see the 100% as a total as opposed to saying, these 5 things affect your credit score.

Information is more spread out, easier to glance at, and less overwhelming.

It has a lot more details and less choking interface.

It is easy to see all the credit score factors - it's not too big and not too small

It is the clearest and most imformative and best organized / It's more spread out and not so crammed together

It's more enunciated and practical with much details / Appealing / Simplified

it's more professional for me and i can understand it easier / more mature and easy

Larger fonts make it easier to read. I feel this highlights the areas that need attention more.

Separating the "key areas of concern" from the graph views is more appealing visually. This layout is more easily read.

The design is more legible, the others feel to condensed visually.

The fact that the reasons for your low credit scores are explained as simplistically as possible makes this one a winner for me.

The formatting style is preferable here. Also, the highlighted details gives clarity to this design.

The other two were very busy and it was hard to digest the information. This one still feels a little busy, but I am able to understand

There is a lot of information on the page but this one emphasizes the two things you should take a look at - payment history and

This design has a lot more whitespace than the other designs. Also, I like the "pies" for showing percentages.

This design is less crowded and easier to read out of the 3. It is nice and neat, and less overwhelming to look at.

Vertical is better for mobile. Data is far more easier to visualize.

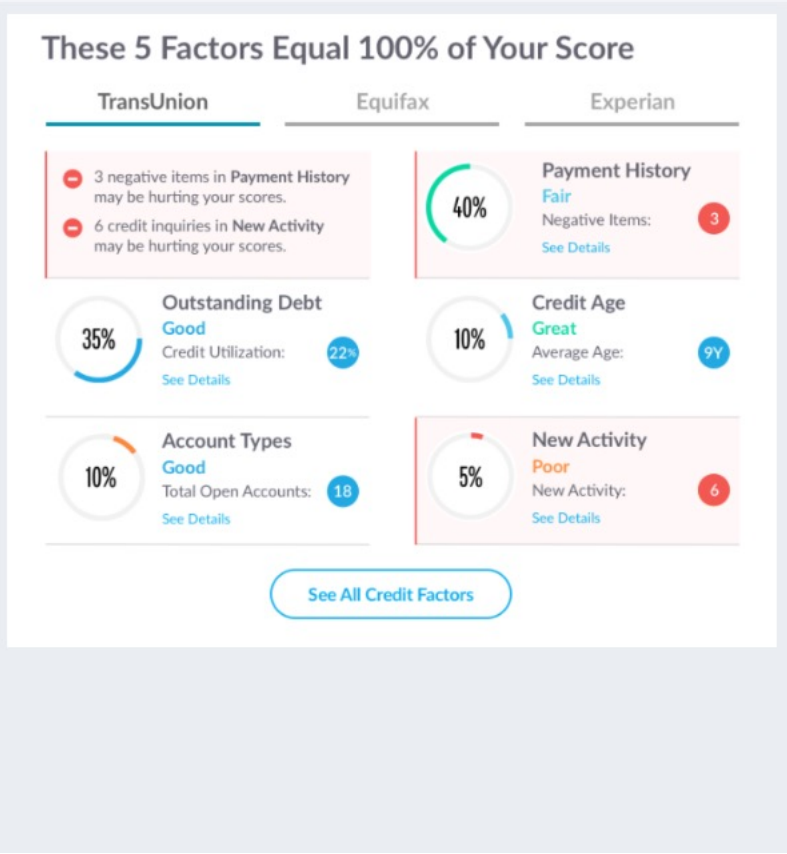
It has more whitespace compared to the others but it's still quite cramped. There are too many colours on the screen so it's hard to focus on the most important pieces of information. I'm unable to figure out what's key here.

Also, there is no clear hierarchy. The "5 factor" in the first box didn't make sense to me at first. I had to spend some time to understand (Or at least I think so) that the next 5 boxes are the "5 factors" that is referred to in the first. I'm not gaining anything valuable from the first pie chart.

Hope this helps!

# Credit Score Factors

## 25%



Design looks trendy and information will fit in very short space.

I chose this design because the data were well presented. The format of data presentation is impressive and neatly arranged.

I find the way the reasons behind scores are explained very actionable and motivating. It really inviting.

I like the circular percentage images; they are easier to process than the regular straight percentage bars. Further, I think that this

I like the percentage circles better than the bars or lines.

I like the use of circles in indicate 100% better than lines. The color coding is also very natural to me.

I like this design because it shows my account features in an organized manner making everything clear from a glance.

It is more simple. Clear, large icon to show me where I'm performing in that section, few words, color coordination looks great

It's most obvious which aspects of the data are good and which are derogatory

It's very simple and compact, giving me all the info I feel that I need at a glance. I prefer the circles over the bars because they are

Looks clean. Still notifies negative items. Circles look better than lines for percentages

More visually appealing, clearly labels the important metrics I would care about.

Straight forward, easy to look at it, and I like the tracking of the progress on the circle to show progress. While highlighting key

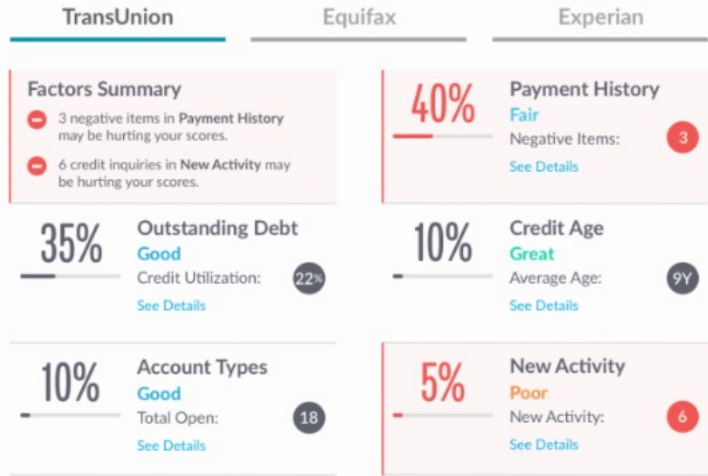
The percentages are a fine size, they don't need to be extremely big.

This looks best to me. It's very appealing.

# Credit Score Factors

# 13%

## These 5 Factors Equal 100% of Your Score



[See All Credit Factors](#)

big numbers

I chose this design because it seems to explain more in detail about the information presented. I also think the layout is more balanced.

I like the black and red. Its BOLD and tells me the 5 factors that are affecting my credit score. It gives the percentage and which credit reporting agency it came from. Very clear and concise.

I like the headings - "these 5 factors..." and "factors summary". I like the way it's broken up clearly into percent and that the negative items have red shading. I think I would still prefer the percent to be shown as a circle, though, rather than a line

I love the design it looks more direct and straightforward, all my account features are clearly outlined boldly, which makes it easier to understand.

it is clear and easy to read

It's layout is similar to the credit score tracker that I presently use and prefer.

Numbers are big so I don't have to struggle to figure things out.



# Credit Insights– Which design do you prefer?

35%

**Credit Insights**

These 5 Factors Equal 100% of Your Score.  
We analyze your latest credit data to identify changes that may affect your scores.

We've found these key areas of concern:

- Payment History - You have 2 Major Derogatory items.
- Payment History - You have 1 Previously Delinquent item.
- New Activity - You have a high number of recent credit inquiries.

[Hide Credit Insights](#)

**40% Payment History - Fair**  
Negative Items: 3

**35% Outstanding Debt - Good**  
Credit Utilization: 22%

**10% Credit Age - Great**  
Average Age: 9Y

**10% Account Types - Good**  
Total Open: 18

**5% New Activity - Poor**  
New Activity: 6

48%

**Credit Insights**

TransUnion    Equifax    Experian

We found these key area of concern:

Payment History: 3 negative items in payment history may be hurting your scores.

New Activity: 6 credit inquiries in new activity may be hurting your scores.

These 5 Factors Equal 100% of Your Score

**40% Payment History - Fair**  
Negative Items: 3  
[View Payment History](#)

**35% Outstanding Debt - Good**  
Credit Utilization: 22%  
[View Outstanding Debt](#)

**10% Credit Age - Great**  
Average Age: 9Yr 2mo  
[View Credit Age](#)

**10% Account Types - Good**  
Open Accounts: 18  
[View Account Types](#)

**5% New Activity - Poor**  
New Activity: 6  
[View New Activity](#)

17%

**Credit Insights**

These 5 Factors Equal 100% of Your Score.  
We analyze your latest credit data to identify changes that may affect your scores.

We've found these key areas of concern:

- Payment History - You have 2 Major Derogatory items.
- Payment History - You have 1 Previously Delinquent item.
- New Activity - You have a high number of recent credit inquiries.

[Hide Credit Insights](#)

**40% Payment History - Fair**  
Negative Items: 3

**35% Outstanding Debt - Good**  
Credit Utilization: 22%

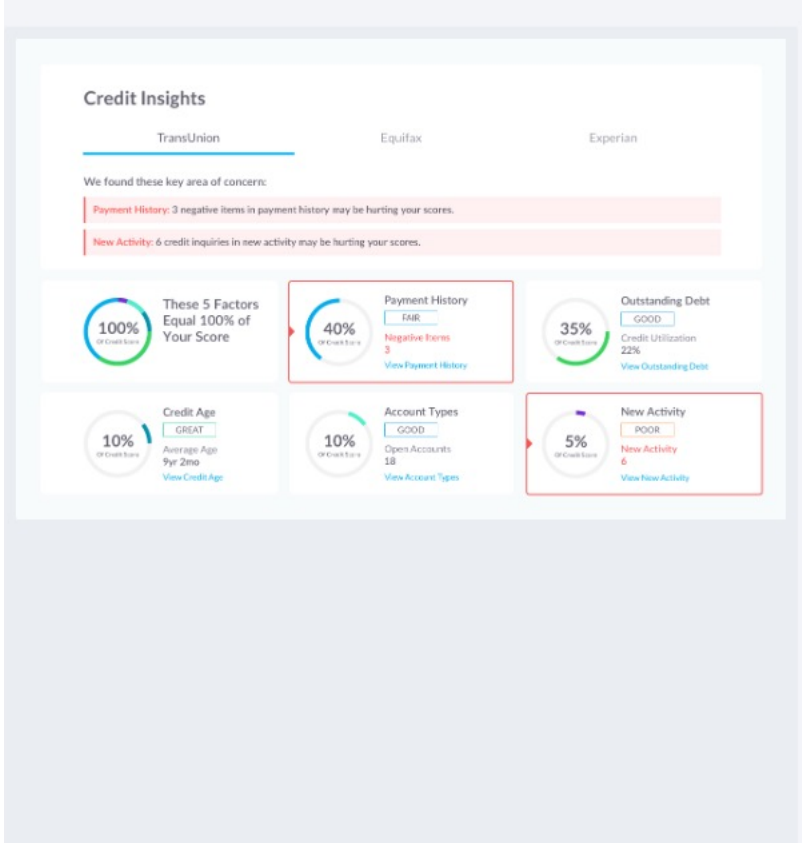
**10% Credit Age - Great**  
Average Age: 9Y

**10% Account Types - Good**  
Total Open: 18

**5% New Activity - Poor**  
New Activity: 6

# Credit Insights

48%

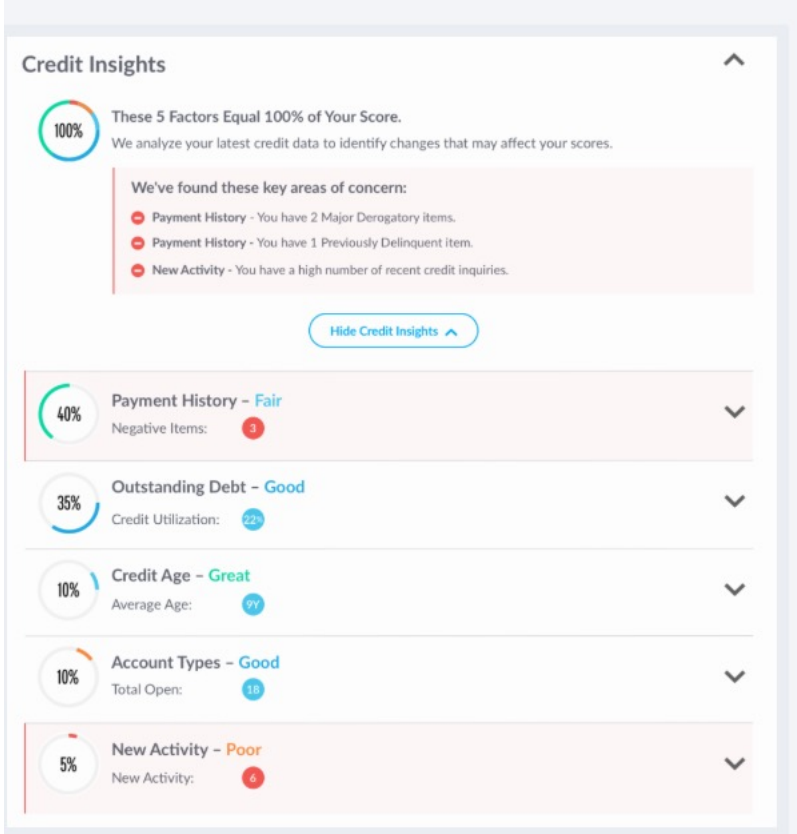


All the information can easily be seen at a glance. It also looks less severe than a list format.
Easier to see the different categories. Easier to see the amounts in a visual way.
Easiest to process all of the information shown
Easily scannable. Easiest to read and understand / I like that everything is in view on one page
I like it shows tabs up top for all 3 bureaus so i can see each report separate i assume
I like that I can see all the info at once, and it looks very neat and compact.
I like the controls
I like the idea of breaking my credit down, so that I can see the individual Credit Company's (i.e TransUnion, Equifax, and Experian). I also like the red boxes around the not so good parts of the credit report.
I liked the layout, with all the details clear and visible on the screen together. I like the percentage circles dynamically displaying the data for each statistic. Gives you a better over view for a brief glance, and then can dive in and get more details.
I really like the "at a glance" style of the interface where you can see lots of information in a small space with the "tiled" look.
I use a screen set up like this for work to read reports and for me it seems more natural to look at and easier to find the info you need to find
It has good interface and nice design which is showing different performance of score percentage and it has a good looks that I am very much familiar with and I can navigate through it and also hide credit score within the design.
It is easier to view and it looks better.
It is more compact and easier to understand.
It looks like the 'bad' areas that need the most attention are most obviously highlighted
It looks more like "at a glance" dashboard than the other ones. The other ones have a "heavy" report looking feel. Also this one has the three tabs on the top, which make me feel that I have more options.
it seems simple and easy to understand
It's easier to follow where it says 5 factors equal to your score
It's easier to see an overall snapshot of the insights vs. having to follow a list.
Its easy to look with bigger color graph and and bigger box with less scroll downs. Means I can see more in one screen but doesn't look too crazy since there is big size graph and number to quickly skin through.
It's more compact but remains well detailed / Its visual, you get more information at a glance.
Shorter, more concise, and good visual design
The design say alot and it is system version and it show all details and explain in full details
The orientation and content looks better than the other ones, this infographics sticks also amore understandable.
This design provides more information than the expansion design w/o graphics.
The information provided with this design is easier to see and track with the eyes than the expansion design w/graphics.
This look gives more clarity at a glance. Also, it doesnt look too congested
This one is the easiest and quickest to read and understand. The graphs convey more information compared to the other two designs and I like this idea for a sort of home screen.



# Credit Insights

35%



Easy to read and allows me to separate each category / Easy to scan / gave more direct info
Font is larger and easier to read. Not too wordy. Light colors makes it more appealing to the eye
I like how it looks visually. It's clean. I like the circles for the percentages instead of the lines.
I like that the top is a summary, and below you can expand the details of all the factors making up your score. The colors of the 100% wheel also correspond back to the individual factors.
I like the circular completion look.
I like the down arrows to expand each of the insight scores. I also like that the "100%" icon has a pie chart of the respective insight areas and their percentage of the total
I like the layout of the design and the ability to see all the information listed.
I love the way it is arranged, it is very easy to understand and can view all my accounts information at a glance without any hassles.
I think this layout is more readable and easy to digest
In the other designs I didn't really get at first glance what the circles were for, but this one was clear and helped me prioritize issues.
Informative / easier to read the layout
It is easier to understand the page using that design because of the number icons starting from "100".
It shows the percentage
looks with data and presentation
The icon on the payment history, outstanding debt ,credit age etc is very clear
The negative signs in red in Design #1 were offputting. It reminded me of an "error" message, as if something was wrong w my browser or the company's website. The circle graphic in Design #2 put me at ease. It told me that the company had my credit information and tallied it, w recommendations.
There are a bunch of good elements spread between the 3 designs. I chose this one because I really like the sections of the circle being called out, to make up the 100%. Also the addition of the 100% circle graphic at the top really catches my attention more than the mass of text in image #3. I'm more willing to read what it is trying to say.
I worry about accessibility when it comes to communicating the negative indicators. The reliance on color might be a bit too much. In the 3rd screenshot, there was an error indicator that I liked to communicate this.
I'm also nervous about how much content there is behind one of these dropdowns. The second image made me feel like these sections were going to open in a new page, and that felt more correct for something as extensive as a payment history.
This one was the most visually appealing and the information felt easiest to "digest" in this design.

# Credit Insights

17%

**Credit Insights**

These 5 Factors Equal 100% of Your Score.  
We analyze your latest credit data to identify changes that may affect your scores.

We've found these key areas of concern:

- Payment History - You have 2 Major Derogatory items.
- Payment History - You have 1 Previously Delinquent item.
- New Activity - You have a high number of recent credit inquiries.

[Hide Credit Insights](#)

40%	Payment History - Fair	3
35%	Outstanding Debt - Good	22%
10%	Credit Age - Great	99
10%	Account Types - Good	18
5%	New Activity - Poor	6

Hide credit insights button was in the middle.
I like the layout
I like the layout much better
I prefer this design because the percentage icon is bold enough and the general arrangement is well aligned
I preferred the list format and I liked the larger numbers for the percentages.
Its colourful and its written in bold. The design is catchy
It's more understanding
The arrangement is Cool
The percentage option of various credit info is more accurate and easily understandable.
well organised

## CLICK TEST

Where would you click to see the factors affecting Payment History?

# Credit Factor – Click Test

It's highlighted in red (2)  
 Because it says payment history (3)  
 Because of discription  
 It is the section that talks about something relevant to the subject  
 It was the place to click, when someone wise to see the payment history  
 I clicked here because the text in red makes it look clickable  
 The red font lead me to believe it was a link to take me to the Payment History  
 Its clear that I could see "3 negative items" if I clicked there.  
 Because it looks urgent with the red text. It also looks concerning that it says 3  
 because it was on top and it said what I was looking for "Negative items in a  
 It was red text that sad "payment history." As a user, I generally expect text that is  
 a color other than black to be something I can click. After further reviewing the  
 page, I see that there is a card specific to "payment history." Hopefully, if a user  
 It says 'payment history' with a warning so I assume it would take me to whats  
 I assume this would show me the negative items so I can check into them.  
 That is where I will be able to see negative service affecting payment.  
 the page was clear and showed payment history in red and showed negative items  
 coloration and top of page  
 I believe that I will get more details about the 3 items negatively impacting my  
 I think you may click here and then it might show you the category for payment

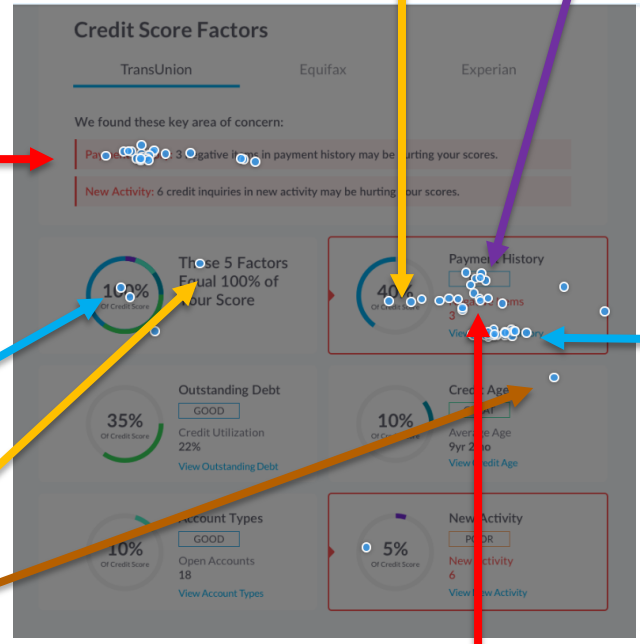
Because that is where it highlighted the 5 factors relative to the  
 logged in users' specific payment history.  
 Because it signifies payment factors

I clicked here because it talked about the 5 factors affecting my credit history. I  
 would want to learn more and I think that would take me somewhere that it  
 would break it down for me.

To look at my credit age

This appears to be a button, logically it would link to more information bout  
 the '5 Factors' affecting payment history.  
 It's reads "Payment History"  
 It says payment history affect 40% of score.

because i see the number very clear  
 Because it says "payment history" and that's what I need  
 The title Payment History would prompt me to look there to determine past  
 payments.



It's reads "Payment History"(3)  
 i like the color, It was bold and really drew my attention  
 Since it says negative items  
 Because the hyperlink to "View Payment History" makes me think there  
 are more details there about the payment history.

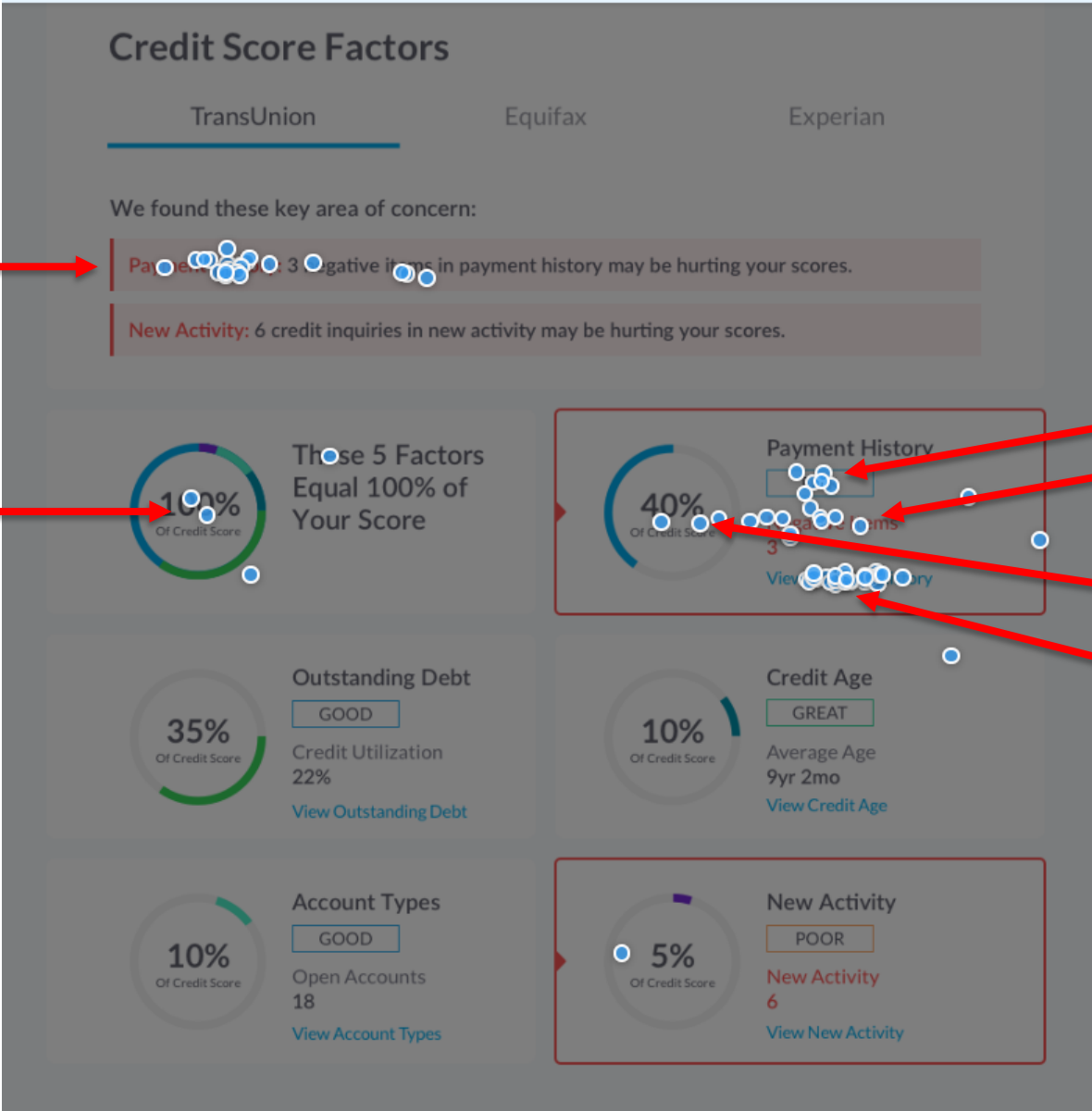
It says see payment history (15)  
 The words are in blue which suggests to me that its a hyperlink, also it says "view  
 payment history"  
 It has payment history in Blue font. It looks like some where i can click on  
 Because I wanted to see what the summary of the account looks like.  
 There did not appear to be "ONE" place to click since the concern areas highlighted  
 history and activity  
 I will check which factors causing my fair payment history. If I find out the reason, I  
 can upgrade my credit score.  
 Because it says to view my payment history there, and my payment history is what  
 effects my credit score  
 I clicked on that part because I expect to be shown my payment history and  
 associated factors affecting I from the page that is linked to the title I clicked.  
 It is the payment history section. It list there are negative items adversely affecting  
 your credit.  
 it was clearly labeled and i believe the link would take me to a detailed account of  
 all payments  
 I clicked on View Payment History to see the 3 negative items hurting my score in  
 the hopes of correcting it to improve my overall credit rating.  
 I wanted to find out what the 3 negative items are.  
 It says "view payment history" I assume this is where I would find the negative  
 items. It took me a while to find it, though. You could make it stand out more.  
 I am hoping it will explain the negative items in my credit history.  
 The text indicates to view Payment History. The highlight that there are 3 Negative  
 Items informs me that the website will highlight which items in my payment  
 history are affecting this score.  
 The text is blue and implies you can view further information on payment history.  
 I actually initially hit the "Payment History" text in the red panel towards the top  
 because it had the phrase I was looking for, but then I noticed this. The blue in my  
 actual click is what made me think it was a link.  
 That where I would view it  
 This is a view button and it is under the Payment History heading.  
 1) It was clearly written as "View Payment History"  
 2) I knew from the design of the error message "Payment History" that it probably  
 wasn't clickable.  
 I clicked there because when I view my payment history I would be able to find the  
 negative items that are presenting affecting my payments history and know what's  
 wrong in my payments, for instance if a payment didn't go through .

# Credit Factor – Click Test

21 clicks, 26%

2 clicks, 3%

Total clicks- 80  
Completely crazy – 5 clicks, 6%



6 clicks, 8%

8 clicks, 10%

3 clicks, 4%

35 clicks, 44%

# Credit Insight V1

It says payment history (4)  
 Because it should be a link to go view the payment history issues. I feel like it would be on most sites these days so that's what I would expect.  
 it shows a option where notifies me 3 negative factors in regards of the i see it is highlighting 3 negative items in my payment history  
 The explanation about three negative items in my payment history seem to be the best answer  
 Its a red notification that allows me to see my payment history  
 The red letters and payment history made sense to click it  
 It was the first thing that I saw that mentioned "payment history." I assume it's a clickable link.  
 It says payment history and its talking about the negative hits  
 because it shows "Payment history" and that there are items there requiring my review. It looks like an alert that I should pay attention to. I could also see clicking in the lower box (the one outlined in red), but that looks like it might just show the history, rather than the factors that made my payment history  
 If I'm being warned about something I expect that the application would make it easy for me to address that warning without having to figure out  
 It states clearly "payment history : 3 negative factors that might be affecting  
 The alert caught my attention first thing  
 It says that it will show me the problems with my payment history  
 it looks like a link to the negative factors mentioned  
 It said Payment History and I think it would take me to more details  
 Because this is the first area I see on the page where this information is mentioned. I also see that there's a "View Payment History" button further down the page, but I would expect to be able to click there as well as on the red highlighted area to get to the information I need.  
 There lies the factors affecting payment  
 There is the factor affecting payment  
 I wanted to see what the 6 inquires are.

it gives me hope  
 Because it's where it states the factors  
 "These 5 Factors" clued me in  
 This seemed like the wording that was closest to that of factors affecting  
 Because its signifies the factors  
 thas where you check payment history to me.

Because it says Payment history (8)  
 It is the right place to click  
 The header shows payment history as the title  
 Shows credit history  
 It shows the payment history menu  
 It looks like it's a payment history card, so I assume that if I click on it I can get more details  
 It is blue so it makes me think it is a link. I would also expect to be able to click on the red "Negative Items 3" to see the history and also the red "Payment History" in the alert bar near the top of the page.



I clicked on it because it says negative items and i assume it's clickable because it was highlighted in a red box, in correlation to the red box above that talks about payment history.  
 Because it is where I can see negative items on payment history  
 I clicked the negative items under "Payment History" so I could review the factors that are affecting payment history.  
 I think it would take me to the list of 3 items that negatively affect my payment history score.  
 it is rhe only option that tries to explain what is happening negatively in the account  
 If I clicked on negative items I think it makes sense to see those in detail.  
 It seems like this section will show me all the factors, not just negative? I did see where it said three negative items in the red bar at the top as well.

I says view payment history (4)  
 I am clicking "View Payment History" to see what 3 negative items are in my payment history  
 It should give me overview of my payment history.  
 It states that it's "Payment History" and the red text used, such as for "Negative Items" matches what's shown under "We found these key area of concern."  
 Since it says view payment history, I would expect to also see factors affecting payment history  
 I would expect the factors affecting my payment history to be displayed on the page this link takes me to  
 Because the caption literally reads view payment history. It will tell me more about these 3 negative items that are on their.  
 Because there's a clickable link that says "Payment History"  
 it says to view payment history, and i assume it will also show the factors  
 It has the words "Payment History" in the box that's in red.  
 The link says "view payment history". I am assuming on this page I will be shown the items negatively affecting my score.  
 I figured PAYMENT HISTORY would be most likely to give me a breakdown of my payments and why that is affecting my credit.  
 The title is very clear and should open a link to the more specific history  
 It doesn't look like I can see where the actual factors are, but maybe they're listed on the Payment History section.  
 It says view payment history and is below the negative items indicator  
 It was the only option that had to do with Payment History.  
 It's actionable. I liked the text: View Payment History. I assume everything about payment history is on that page.  
 I would first check View Payment History to see if the history is accurate.  
 It allows me to view the full payment history. I would assume the page would highlight the 3 negative items of concern.  
 To view the issues, I would assume I need to view my payment history. My second choice would have been the red text under "key area of concern"  
 Because it exists first and also because the number 40 more attractive  
 I clicked there because I could see the payment history, which I assume would show details including factors affecting the report  
 because the alert banner on top called out the negative items in payment history, so I wanted to learn more  
 I felt it was the appropriate place to click as there wasnt a glaringly obvious place to click in my opinion



22 clicks, 28%

7 clicks, 9%

3 clicks, 4%

10 clicks, 13%

27 clicks, 34%

4 clicks, 5%



# Credit Insight V3

Indicate factors that affects my credit scores  
 that is where i will click to see my payment history since it clearly states on the site that those are the factors that affectr score  
 Because it enumerates the 5 factors influencing the credit score.

That place looks empty and factors affecting payment history can be incorporated without needing to edit or remove the existing layout

It looks more easier and attractive  
 That is the first thing that comes up under changes on credit score  
 Because it gives a great captivating look

There is the factors affecting payment  
 talked about key areas of concern

first section that catches my eye & I'd like to see it there as well.  
 It was the first place I saw payment history, and it was lit up red so I think I need to go there first.

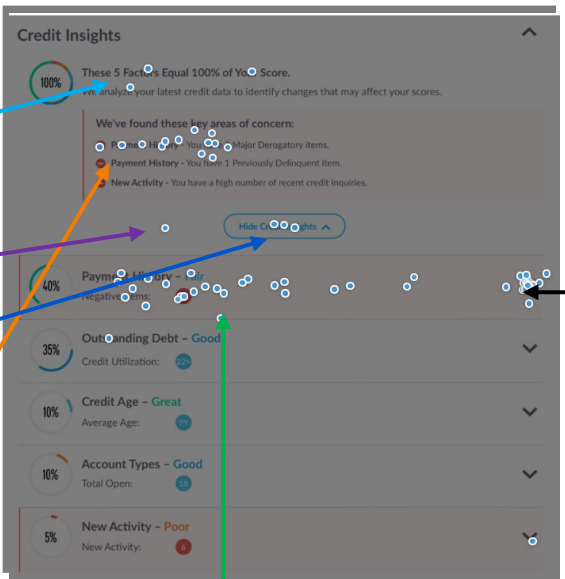
It was the first spot that I saw that showed payment history. I assume that if it's saying I have 2 major derogatory items, that I'd be able to see the payment history there.

That is where the factor affecting payment is  
 I clicked there because the page indicated that I had 2 major derogatory items as an area of concern with regard to my payment history. I didn't click on previously delinquent item because that is obvious / self-explanatory why it's an area of concern.

I want to be able to see more details after i click here  
 It's the name of the thing i am looking for; i might also have clicked on the arrow below but I would think this would jump down and open up that tab anyway

It looks like the details would expand to show me what I need to know.  
 That is where I will find factors affecting payment  
 It's really the only place that made sense to me.

These are reasons why my factors are affecting my payment



It says Payment History (6)  
 The title says Payment History and has a red dot with a 3, which I think are the 3 reasons affecting my Payment History.  
 I imagined that would "open" the payment history, revealing more details below, like maybe the factors affecting payment history  
 I would expect the entire area to be clickable in order to expand / contract the item.  
 it's a dropdown of payment history  
 This is the Payment History section and I would expect to click on it and get an expanded explanation of the factors affecting Payment History.  
 I wanted to see negative items regargin my payment history  
 That seems to be a notification icon  
 It should expand and give more information.  
 I clicked on the number next to "negative items" under "Payment History" to see what the 3 negative factors would be.  
 I found the payment history keyword.  
 The icon indicate what I need to know about all my payment history, I know everything about my credit will be updated under my payment history link icon which I click.  
 Seems like the best place to have payment history issues  
 I think they should be under Payment History in the same way that the key areas of concern are under the first section.  
 I want to see what is on my report  
 It looks like it would drop down and provide some reasons why

Payment history tab will expand (5)  
 ideally I would like to click any where around payment history  
 Because of the drop down arrow by payment history  
 to expand the details affecting Payment History  
 drop menu makes me feel i would see the 3 times indicated once i click it  
 drop down menu would be associated with that particular topic of my payment history so I could see what is found within it.  
 it seemed logical.  
 The arrow would tell me that there is more information to be displayed  
 That's were you will get further information about Payment History  
 expand that area and show all factors that impact payment history.  
 Seems like there is more information in a drop down and so maybe there's more details about the negative items here.  
 This expandable collapsible section is labeled Payment History, and I know if I click that down arrow it should open this section up and I should see more information about Payment History.  
 the payment history label and the arrow button tells me there is other information for to view  
 Seems the most likely to result in more information regarding Payment History specifically. Would expect perhaps a short panel to expand below the click, containing same.  
 I want to see the detail of payment history  
 open a submenu showing 3 items indicated concerning payment history.  
 I would expect the drop down to show me specific details about the factors affecting my payment history.  
 i figured the whole 'reddish' bar corresponding to the 'payment history' line would work to click on but i wanted to be sure it'd expand so i chose the down arrow to be 100% confident in the drop down / expansion  
 It will expand my Payment History to show which payments that I made late that is causing my credit to be lower.  
 those carrots usually imply show a hidden section  
 It was labeled payment history and I assumed that once I clicked in that dropdown area, it would show lines affecting the history.  
 It would make the most sense to me, that if I hit that arrow it will show me the specific negative items affecting my payment history.  
 It appears that the arrow is a drop down menu or expansion, so I want to see the Payment History section expanded so I can see details of the factors affecting my Payment history.  
 there is a dropdown icon on a "payment history" tab. the number 3 shows there should be 3 alerts to see  
 Because this is the payment history tab and it indicates that there are 3 negative items under this tab. I would expect to see those 3 items plus more information affecting my score by clicking on the dropdown.  
 only place that would show me what's included in my payment history.



# Credit Insight V3

3 clicks, 4%

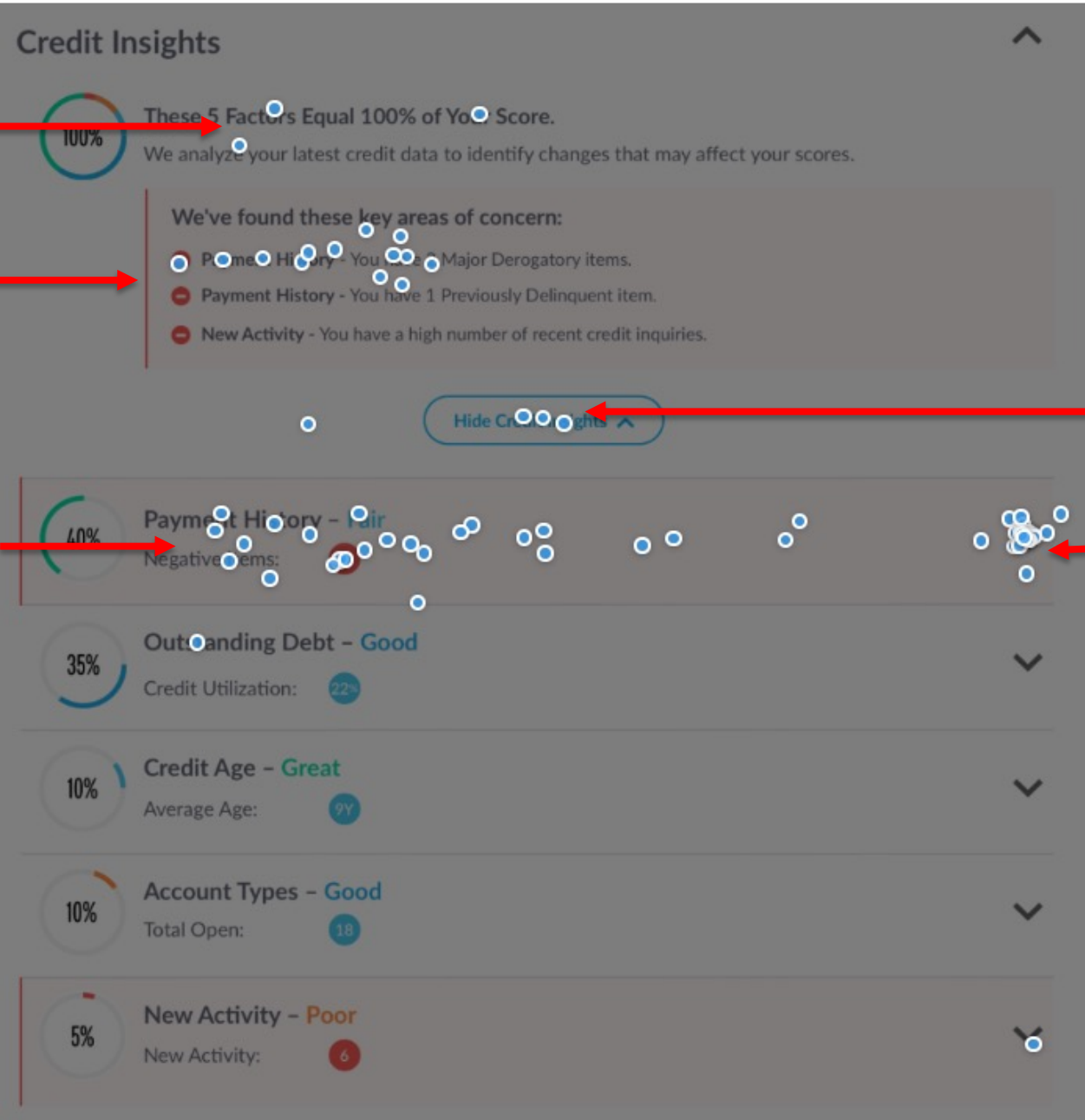
13 clicks, 16%

26 clicks, 33%

Total clicks- 80  
Completely crazy – 3 clicks, 4%

3 clicks, 4%

32 clicks, 40%



## 5 SECONDS TEST

What 3 things can people recall after viewing the page for 5 seconds

# Overview Page 1

**scoresense** Credit Monitoring On My Account

Overview Credit Reports Credit Insights CreditCompass Alerts Credit Tools

Advertiser Disclosure 1

TransUnion **752** GREAT (Updated May 13, 2020)

Equifax **744** GOOD (Updated May 13, 2020)

Experian **756** GREAT (Updated May 13, 2020)

Your new scores have arrived! [Update My Score](#)

**Marcus by Goldman Sachs**

Get a no-fee, fixed-rate personal loan. [Marcus By Goldman Sachs® Offer Terms and Conditions\\*](#)

- No Fees. Ever. We don't deduct a sign-up fee from your loan amount.
- Tailored monthly payment options designed to fit your budget.
- Marcus is backed by Goldman Sachs' 150 years of financial expertise.
- Discount when enrolled in Autopay.

[Learn More](#)

**CreditCompass™** Powered by VantageScore®

Good news, John! CreditCompass™ is here to help you with your credit score goals.

Your Current TransUnion® Credit Score **740**

[Set a Credit Score Goal](#)

**Credit Score Factors**

TransUnion Equifax Experian

We found these key area of concern:

- Payment History:** 3 negative items in payment history may be hurting your scores.
- New Activity:** 6 credit inquiries in new activity may be hurting your scores.

100% of Credit Score. These 5 Factors Equal 100% of Your Score

- Payment History (40%):** FAIR. Negative Items: 3. [View Payment History](#)
- Outstanding Debt (35%):** GOOD. Credit Utilization: 22%. [View Outstanding Debt](#)
- Account Types (10%):** GOOD. Open Accounts: 18. [View Account Types](#)
- Credit Age (10%):** GREAT. Average Age: 9yr 2mo. [View Credit Age](#)
- New Activity (5%):** POOR. New Activity: 6. [View New Activity](#)

**We're Ready to Answer Your Credit Questions**

Have questions about derogatory items or negative payment history? Get answers from our Credit [Experts](#)



# Overview Page 1

3 credit scores (12)
credit score, help to get it up, credit card apps
Personal loan, credit score, and I am not sure what else.
some scores, it says if it is good or bad
Site provided your 3 credit scores from major markets transunion, equifax and another.
It provided your credit score to the three major credit bureaus.
If that doesn't count as three separate things, there was also a Goldman Sachs advertisement or something of the sort, and also an area where you could click to view your credit report.
credit scores, offers, credit tracking
The site provides stats about your, your profile pic and your personal details
Credit scores from all three bureaus, credit monitoring, and advertisements (the Marcus ad on the right side caught my eye).
Your credit score from three different companies.
Gives you advice on your credit, monitors it, and compares its prices to others.
credit score, equifax.
Credit history, credit age
Credit score monitoring, checkups, and reports
Credit score information from 3 different sources, reports, and information on scoring.
1. score from three different groups. 2. Ways to improve your score. 3. Credit score review
This website provides you with all three credit scores, credit history tracking.
Your current credit scores from all three credit monitoring companies, your rate of change. A not-so-easy way to compare the three. (Also, this graphic is still wrong, just like last week's UserCrowd test. The "great" and "good" color rings are swapped on the first two.)
1. score from 3 different providers. 2. easy way to compare the scores 3. Ability to view the score details
Credit reports from 3 major bureaus, insights, and I'm not sure what else, 5 seconds wasn't enough exposure to take everything in
Credit score from the the 3 major credit companies
transunion, equifax and experian credit bureaus with credit ratings around the mid 700's
credit score, debt something...
It provides statistical trend of the website traffic
Score reports, analysis, forecast
Credit Score aspects from different providers, navigation to more information, and additional details to credit reporting.
Credit score. Credit compass. Credit advise
It shows you a score it is well layed out. I couldnt see much because of the five seconds
credit points, credit advice, credit purchase
Credit scores, credit monitoring....ad for Goldman Sachs on the left...
It shows me the payment history, credit age as well as my new activities

Credit scores, loan offer information, compare credit scores
Credit score, credit analysis and credit report
Your credit scores, insurance, ?
Credit Scores, information about credit scores, something about marcus.
Credit score. Things that may be hurting the credit score. Credit history.
View and compare credit scores?
Gives your score from 3 different credit companies, gives offers
Couldn't recognize it this fast. Cleary 3 metrics in the tops
The page have me details on my recent activities, payment history and also credit tools
a report, an updated score, pictures
Credit scores, credit history, offers for credit
I shows three different scores which can be updated.
Credit score, monitoring credit score, comparison of?
Credit score, insights, and market into
Services prices content
Value of things done. I didn't really get it
Credit scores, I don't know what else
Credit score, loan information and that's all I can recall.
credit score. possible credit applications
credit alerts, credit insights, and i forgot the third
credit graphs and comparisons
Credit score from 3 sources and something from Goldman Sachs
my credit score from three different companies.
Credit Scores for Experian, TransUnion and Equifax.
I think it allows you to check your credit scores from 3 different companies
credit scores from 3 agencies, the option to update score and see the circle graphs
credit scores from transunion, experian and equifax.
your credit score, credit monitoring and advice?
credit reports, personal loans and credit compass
credit scores from the 3 agencies, tools and alerts
Gives me my credit score, text notifications, don't know what else
Account, credit score tracking, easy-to-read graphics
Score from three different sources.
comparison of your three credit score reports. the factors that go into your credit score
1) Your current credit scores on three websites 2) How the credit scores have changed since last time
3) Names of three credit score websites
Credit scores, and I didn't pick up the other details.
scores from all 3 bureaus, if they have changed at all (how many points) credit card & goldman sach's ads



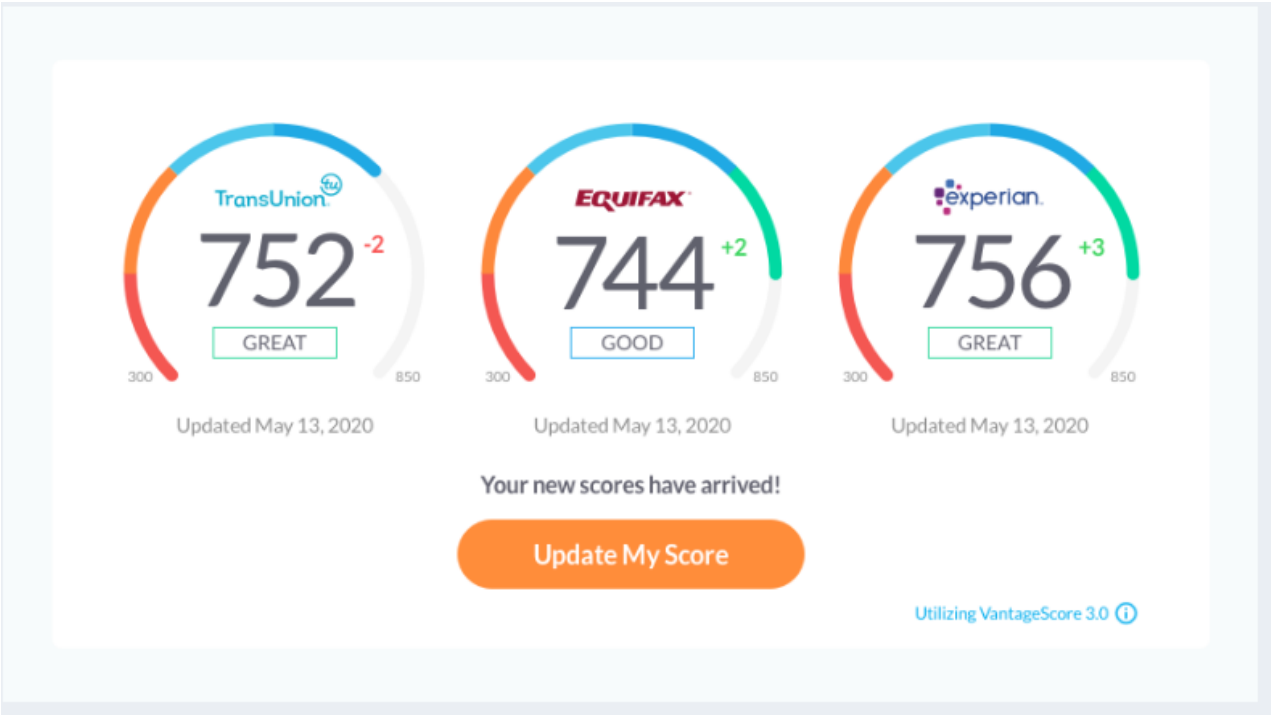
# Overview Page 2 Portal

Credit Scores (4)
Credit scores, insights (2)
It provides you with a way to check your credit score, look at changes to your credit score, gives you tips.
Credit monitoring, credit scores and ways to better your score
I saw that it monitors your credit and also lets you see your credit.
Update my score, Tabs, and graphs
Credit score, how you compare to others, and what's changing your credit
It provides credit report, an overview section and alert
Credit score, credit monitoring, and I don't know a third
credit scores, links
Past credit score, current score, and predicted future score? Also a button to update the score.
Credit monitoring tools, the user's current credit score, and recent score changes (up or down) for each of your 3 score areas.
View credit history, view credit reports, view credit status.
No idea, that was not enough time. I barely got through noting the navigation items.
Metrics, trends, suggestions
Account opening, trading etc
Score counting thats the only thing i was able to understand in 5 seconds.
It provides 3 different scores.
Credit report, credit score, and I didn't have enough time to notice the third thing
Seemed like credit score solutions.
Clear range of what a good credit score is through a color coded chart, helps you get to what credit score you want--tracks it, and not sure.
Your credit score, a way to boost your scores and how to update your score. It also seemed like it had tools to help you improve your credit score over time with an overall financial plan/budgeting options.
rating system with a timeline showing rises & decreases in credit score was the main thing i could see .
Current credit score, points it has gone up or down since the last time it was reported
Credit Scores, Credit Insights, can't remember a third one!
It helps to monitor ur accounts against virus or cyber theft.
alerts, updates on your score, and how to improve credit
Some money tracking service.
What really stood out was three different credit scores.
It has credit monitoring feature, it provides alerts and credit usage
I don't know
credit scores and monitoring
Credit score, Credit alert...
They review websites. They analyse websites
My credit scores but the size of the numbers took my attention away from the other information.
show credit score, show additions to the score, didn't remember the rest
Credit Scores, Credit ratings, insights

Credit monitoring, credit scores. and I believe some sort of referral service.
It has a tab for new account, new inquiries and new activities
Credit report,credit history and credit history of the consumers
Information about my credit score and credit history
I saw your credit report over time. Not sure what else
This site provides credit scores, it monitors your credit activity, and it offers educational resources
credit information, addition and subtraction of items for your credit scores. Account information
Your score , help on how to learn about credit scores , Online tracking of credit scores
I was focused on the 3 numbers and trying to figure out how all of them updated to that specific number on the same date without being the same number -- Sorry, I was not able to read fast enough to see how the three are different.
credit score, alerts about credit problems, and another number
Score across various months, credit monitoring status (on/off), % increase/decrease month over month
I can't really remember. But I think I saw Credits Monitoring, Loans
Credit report was all i noticed... the 3 big numbers with tiny +/- drew my attention and struck me as untitled... by the time i realized that they were in a tabbed UI where the other options were spread across the entire screen I didn't have time to read the others... Occurs to me that the tabs were in a row that was sharing a common background color that made it seem as though they were not related to the main part of the page but 5 seconds wasn't enough to figure out what had seemd cluttered and confusing.
past credit scores, change of it over time, sorry that's all i saw
Checks your credit score, keeps you updated and tracks your every move.
current, past credit scores and if they are good or bad
credit score history
credit score, information about scores and visual data for scores
Current credit score, 2 prior credit scores
I saw what looked like three credit scores, all the same, for the same date, possibly from different companies.
Account, New inquiries, Account statement
Current score, score history and offers of ways to improve your score (like credit cards).
three different scores, account/nav bar at the top, and a "see your scores" button
Credit score , I didn't get to explore the rest sorry
Check your score, antivirus, they provide security
Alerts, credit score, updates to credit score
a timeline , your score and i didnt see the other
Information about credit scores, credit insights and ways to improve your score
Credit Scores from the 3 different reporting bureaus...I didn't realize there was more info toward the bottom, so I didn't actually see what was on the bottom half of the page until the very last second.
Credit score and offer service to make your credit score better
All I can remember is that it shows you in detail everything about your credit balance, score, and the like
Credit monitoring, credit scores, credit reports
Credit scores, Credit insights, Numbers
credit score, how good it is
credit score, how to improve, and how much you have improved
Updating a person's score. Provide colourful buttons. Have a bright template.
credit score, date



# Score Gauge



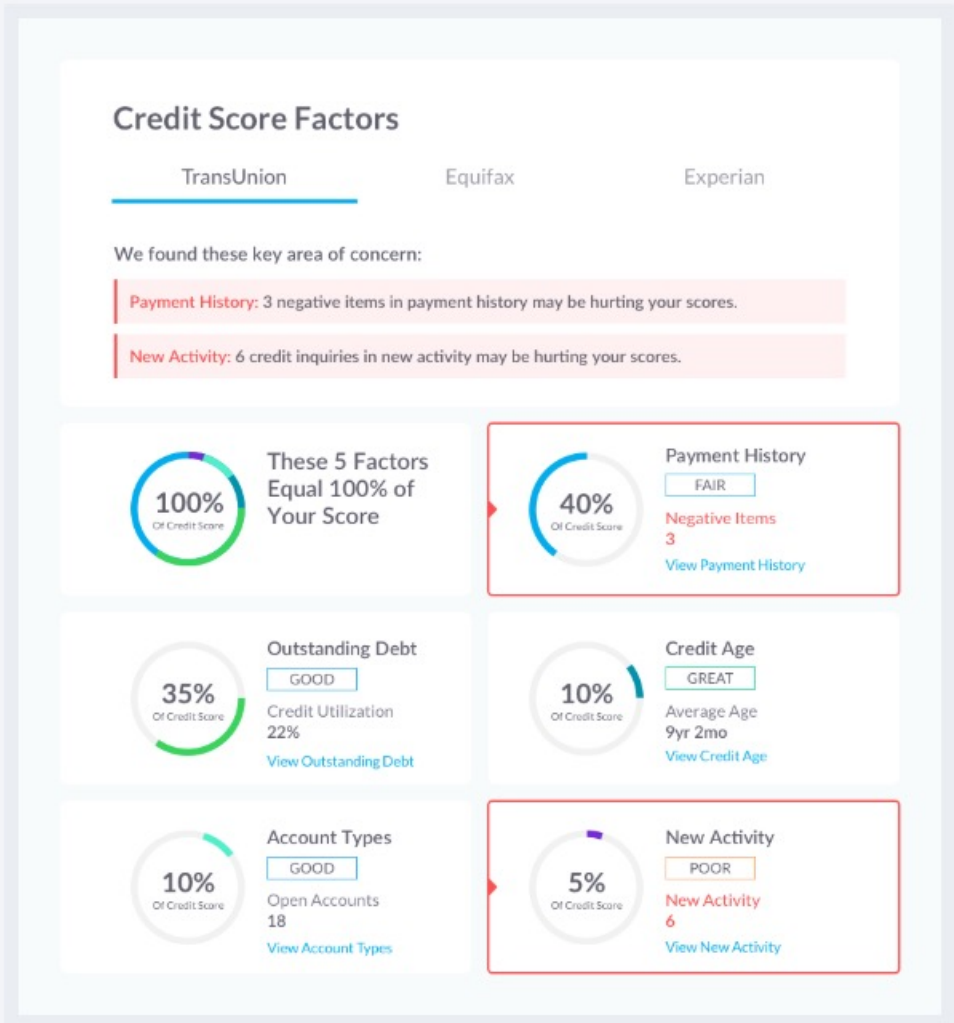
# Score Gauge

It provides credit scores from three different credit bureaus (17)
Credit scores (2)
1. Credit Score, 2. Who the score is from 3. ??
The site provides a perfect opportunity to see your credit balance, credit, debt and credit history in an instance.
in the middle it was about equifax and under that it wrote good. but in this short time (5 seconds) i couldn't see other ones. just i remember they were great.
Credit scores from three different branches. A over view of each, and the ability to learn more from each branch
transunion equifax and experian scores
3 different credit scores from three different providers: equifax, transunion and experian
equifax, Experian and one other credit company with individual scores for each of them. A big UPDATE SCORE button
Credit report
My credit score from the top three credit reporters as well as an option to update my score.
Credit score provided by Transunion, Experian and Equifax all in one interface.
Vantagescore 3.0 is used. Clean interface
Credit scores from three agencies, including if you have good credit and offers monitoring
My current credit scores for three of the credit rating sites (i.e. Equifax and 2 others). A name attached to the score (great, good). An opportunity to correct something that isn't right.
Credit scores from the the major credit score companies.
Updating of profile. Gaming site. And others.
Provides credit scores from 3 different sources, the TransUnion, Equifax & Eperian. :)
credit score across multiple sites, the dates of the scores and a rating of good/great, etc of the scores
Wasn't able to figure it out.
The three things the site provides are credit scores from three different reports.
Credit score number, rating level (good, bad, etc.) comparison across different scores TransUnion vs. CreditScore vs. ?
I think the site analyzes your financial or credit score status through an organize chart.
Updated scores by clicking the button...scores from Equifax, TransUnion, Experian. Didn't notice a third thing.
View credit history, view credit information, update credit scores.
It provides the FICO score from all 3 of the credit bureau. Experian, TransUnion and Equifax.
Credit score, credit alert
three different type of credit scores - experian, trans union and i forget the last one
credit scores
A personal credit score from different creditors, like Equifax, Credit Karma, etc.

Travel arrangements
times and amazon fines
Credit score ,consumer rating
credit repair. credit monitoring. credit advice
Credit scores, credit reports, advice
Separate scores per rating agency, a way to get new scores, links to another rating agency option
Transunion, equifax, credit score
credit score, comparison, good or bad
experian, equifax. credit scores
Credit score, credit update and credit information
tracking progress and score
the credit score, if your credit score went up and down timeline
numerical credit scores, ranking by word (poor/good/great/etc) and visual representation of the ranking of those scores from three different credit agencies.
Credit ratings from all three credit monitoring bureaus.
The site provides credit scores from three different platforms including Experian. It also allows you to refresh to update your score.
Update my Score -Score for Equifax. Score for Transunion
Credit score, update ability, and the three major credit reporting companies with color indication
Transaction platform
Savings plan. Financial information
Credit score dashboard and compares multiple companies
Credit scores from three different companies. Check my score. Current overall credit score
Credit scores pulled from the three major credit reporting agencies
different credit scores from 3 different companies
Information on credit scores from three major companies. Experian is one of them (the middle on I think?) and I can't remember the names of the rest.
The three credit scores for the three credit bureaus, the date it was updated, and the option to update ones score.
It supplies your score from the three credit tracking companies.
Credit score, credit rating, and how much the score has increased or decreased
compares credit score through equifax, trans union, and one other one.
Equifax, TransUnion, and other company's credit score predictor
Ability to view ratings from 3 companies, ability to update your rating, and I didn't have time to look for a 3rd, download report?
Service, support and clarity.



# Score Factor V1

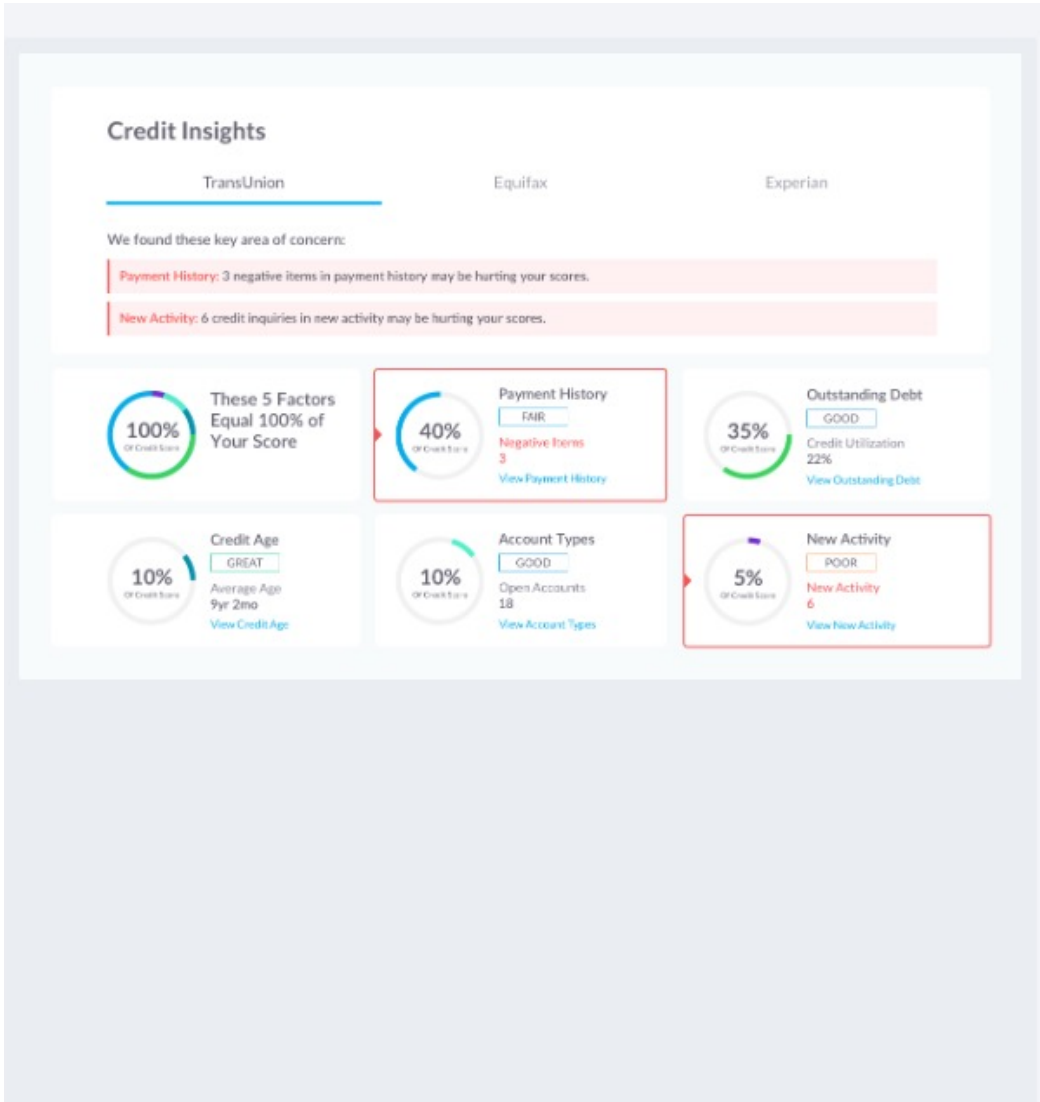


# Score Factor V1

Credit scores (7)
Credit score and payments (2)
1. It provides credit information from 3 credit Bureaus.
2. It lets you know when there are negative impacts to your credit score. It tells you that at the top of the page as an alert.
3. It gives you a breakdown of what makes up your score at each bureau.
information, color graphs, rates
I only saw credit score heading, provided by three credit sources, one began with a T, one was Experian, and then a third one. That's all I saw in 5 seconds.
Credit score, Credit age, payments?
Credit ratings by number, credit ratings by grade and some colorful graphics.
Credit history and recent changes. Current credit outstanding. Recent payments.
A kind of financial institution
you debt, your credit health.
payment history and some other stuff to do with credit
I have no idea. I saw 5 types of credit factors though
Payment history. Number of negative payments. Balance remaining
1.Credit history. 2.Credit balance 3.others
credit scores, negative experiences, oversight
it had the 3 credit score numbers, and probably aggregated them in some way
A reviewing website. An Examination record sheet template. A power point presentation
Credit score, what contributes to it, and key factors you have to consider to improve your score.
Credit scores, cred cards, and recommendations.
I do not remember, it was history ?...
credit score, expenses, finances
credit card scores and the factors leading to the scores
information about credit score/history
Credit score. Credit history
credit score and factors
The website provides payment history, outstanding debt and account types.
Credit history, Credit score, 3 = ?
credit score, suggestions, accounts
Credit Score, Negative things impacting credit and what can improve it.
Credit scores, ratings, possible problems with your account
credit scores, negative info on your credit, the 3 top credit companies info on your credit
Transunion and other related information.
credit scores, charts, confusing about which red box I might be in with only 5 seconds
Payment history, new activity, credit scores

credit report, credit checking and advice?
I feel like i barely had time to start to digest the information. i saw some alerts at the top and some graphs breaking down different credit score providers i think
credit score, summary of debt, accounts
credit reports from the 3 major companies
You credit from the 3 credit score companies.
Credit score, analytics, data
Credit Scores, What factors affect the your credit score, etc.
major credit score companies, some percentages, and other information that I can't recall
provide credit score, ways to improve credit score and whats affecting your credit score
credit scores from the three major credit companies
Credit score, reports from the three major associated companies, and a breakdown of something impacting your credit score?
This site shows me outstanding debt, account type, credit age
Payment history, Equifax info, Transunion info
It provides information on all three credit unions. It gives a break down on your credit. It provides information on how your credit is based on everyone else's credit.
credit history, credit length, and amount of credit.
Credit info from the three reporting agencies
1. Credit score factors from the 3 major credit bureaus
2. Explanation of how each factor impacts your credit score (such as activity/new credit inquiries)
3. Areas of concern (such as payment history)
It provides an individual credit score
I didn't catch, sorry...Anything about credit score
Credit History, Score These are the two I can remember
Score, History, Trend and help with improving.
It provides your score with 3 credit companies, it tells you the negative items on your score and the number of inquires
Credit report history and credit score updates
Reports from 3 credit reporting bureaus...items that they need to repair or be alerted to, etc.
Payment history, Transunion score and credit report.
access to Equifax, TransUnion, and Experian credit scores
Transaction history, tax information, credit score
Credit score. Banking services. Investment services
Current credit score, what's harming your credit score, and potential credit score.
Ability to see your credit score, credit history, and reports
Payment history, negative items, and score i think
Credit Score. Credit Facts.

# Credit Insights V1

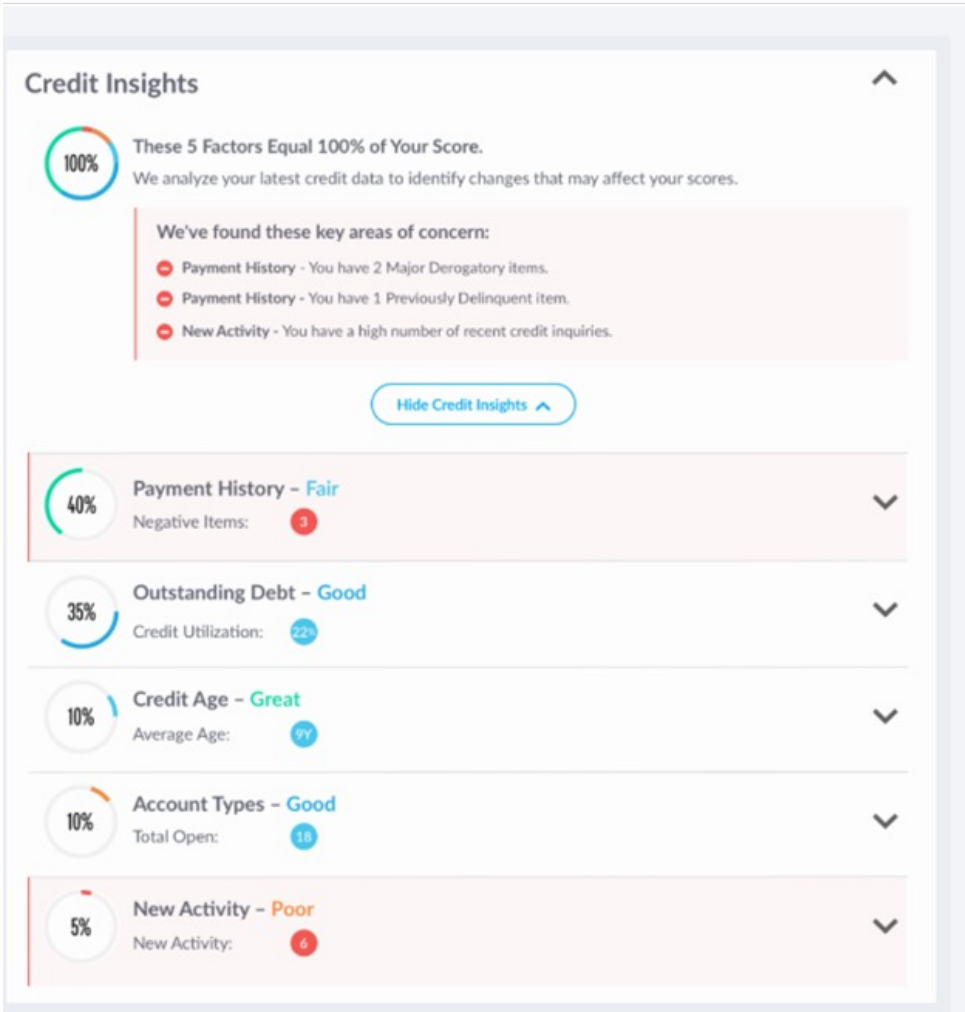


# Credit Insights V1

Credit scores from three companies (4)
Credit score, credit history, credit report (2)
Payment history, Comparison between credit agencies, a rating for each score category
Some sort of score
Credit scores, credit insight, and I don't know the third one.
Equifax, Esperian
Analysis. Charts. Description
credit score, tips to better my credit. And also explains what the score is made of.
quick data on my credit and financials. how well my payment score is.
Credit report.
Credit history, credit score, credit reporting
metrics of outstanding debt, credit score, breakdowns of how score is measured; a complete dashboard
Stats, Products, Percentages
payment history, credit score, bill pay
credit history, credit score, ?
Credit insight, Credit services, Credit scores
account history, credit score, category spend ratio.
Credit Utilization amounts. Credit Score percentages
areas that you can improve on credit. graphs showing your credit scores. info about different scores
Payment history, account details, transaction history
3 credit reports, insights on how to improve, and a current report of my credit health.
Credit Score Rating, Credit Score Insights, and a nice dashboard overview
Payment history, using information and statics about payment .
Credit monitoring, credit scores with 3 agencies and explanations of scores.
credit insights; pie charts; three different tabs that I think offer the different credit bureaus
Credit score, credit sheet and credit history
Credit Age, Account Type and Outstanding Debts
info on changes on my score, the red message. Too much to remember/eyes were all over the place
credit score, comparison across 3 credit bureaus, notifications on score changing
I only noticed 2, neg payments and credit history.
Shows information about your credit score from the 3 main credit score organizations.
Credit scores, credit accounts and credit tracking
credits, insights and
name of institution. 3 main credit score for comparison. points of concern for my credit score
Your credit score and details from three credit score providers
Info about credit scores. Hard to determine by only looking for 5 seconds and no prior knowledge.
Payment history, account types, balances
credit score, detailed info on how activities are affecting credit score, credit history
Loan and debt free

credit activity, credit reporting, and credit alerts
credit score, activity alerts, impact to credit score
It let me check my credit information, Payment history and account type
Trans, Experian, & dashboards
Scores from multi providers, notifications about negative score changes, info about score breakdown
My credit score and payment history.
Payment history, warnings/concerns (that's all I got)
income management
check for credit scores, check credit history
credit history; composition of credit history; how much employment is contributing to credit score
A breakdown of credit score, and how different credit factors have been changed by your actions
Credit Score. Open Accounts. Balance of Accounts
Payment history, activity, and analysis
This page provides info about my score, debt, debt vs. surplus ratio and a few other factors
Number of negative results. That's all I remember seeing.
payment history, equity
Payment history & new activities & outstanding debt.
I couldn't see it for so long. 5 seconds was too small
Credit score, account info & payment status and if you have any collection accounts
Credit rating, inquiry list, credit information
credit age, credit score, credit usage
The credit history, the recommendations and the indicators about debt
Credit Scores, Credit Reports, and...???
It provides details on TransUnion, Equifax and Experian
payment transactions
Information from the 3 credit score places, negative items on your report, credit score
It provides info on scores for 3 bureaus, that is all that I seen in the short amount of time.
My eye was immediately drawn to the red alerts where I read that I was being notified of items on my credit that were actively affecting my score. These were of course, delinquent accounts and hard pulls on my credit. I was not able to focus on anything else in that quick 5 seconds.
It shows you five categories going into your score, your payment history, and credit score
credit info, locations for credit, and percentages
credit dashboard with insights and actions to take to improve rating
Payment history, new activity, and different sources
Categories affecting credit score with a status of each and color coded values.
information on which aspects of your current credit situation are hurting you the most, such as the age of your accounts, whether you've had any late payments or how much of your available credit you're using
accounts, payment history and your current scores from equifax and transunion
Credit score, factors affecting my score, and history of my credit
Information on your credit history and credit score with the 3 credit reporting agencies.

# Credit Insight V3





# Credit Insight V3

payment history. usage percentage (2)
Credit insight (3)
Credit score (4)
Late payment. Current history. Payment health
5 seconds wasn't long enough to look at the page. I only saw the top section that had factors that equate to 100%
Credit scores from all 3 credit bureaus.
It shows you your score, individual factors affecting your score, and steps for how to improve your credit score
credit rating, credit analysis, credit tips?
They provide information about demographics.
It provides metric based insight to your credit score and how each section impacts your overall score. So total score comp, each score section and how that section impacts your score based on your specific credit profile.
credit score, positive, and change of history
information about your credit history.. payments and how things affect your score
Payment history, outstanding dept and account types
Your credit utilization. Your credit score. Your total amount of debt.
Rational for credit scores... Calling outs issues
credit score, percents, ratings
payment history, credit history, outstanding credit, account types
Credit score monitoring is all I recall
credit history, outstanding debt and account type information
Credit Scores. Review. Possible Issues
Payment history. Credit history. Payment solutions
Credit scores, areas to improve, categories by grade/percentage.
Information about past history, current history, and credit scores
Three things? I think it shows you a credit report and key factors in your credit report that you can use to work on your credit. I'm pretty sure that isnt three things... but that was the gist I got when looking at it.
Payment history. Credit score. Factors of credit score
credit history, insights and help with credit scores
Credit Insight. Payment History
Information on your credit score, payment history, and negative and positive things that make that score.
credit score, payment history, unsure of third
This site provides payment history and credit scores of an individual
Credit score, credit balance.
Overall credit insights, info on areas impacting your score (+ / -) and some % info (not sure what it was).
Credit score. Credit history. Reasons for low credit score.
Hierarchy of information, color palette, the circle graphs
5 factors. payment history. payment score
Credit history insights, the credit history score

payment
Helps you understand your credit, helps you improve your credit, helps you see what is holding your credit back
Easy to consume top topics. Score. Financials
Payment history, Credit age, Credit utilization.
Info on payment history, credit history and I'm not sure what else
Report on credit history / activity
Credit Score, Credit History, and other credit related information.
Credit monitoring, usage statistics, different action areas for credit-related items
credit score, factors that go into the score, and info about the factors
Credit History, Credit Score, and an explanation of what caused the fluctuation in your credit score
payment history, credit score, and ways to improve it.
A list of delinquencies in the past, overdue accounts and past overdues.
Credit score and highlights about your credit score; I can't recall what else
credit score, credit report, credit history
Insight into my Credit History. Payments. Late Payments
Credit review, credit monitoring, credit reports. It was too fast to catch it all in depth.
It is not immediately clear; provided a "grade" for several different credit related terms.
Credit score, factors affecting credit, and how much they contribute to credit score
credit age, credit score, credit usage
information on credit score, payment history, outstanding debt
payment method , object and how to sell
Analyzing credit data, payment history, debt, accounts, activities
All I can recall is this site had something to do with my credit?
it is credit history
Financial account
credit insights. Percentages. ratings
Credit score, credit score factors, don't remember the third one
percentage of your credit in use. I saw graph with percentage on it.
Credit counseling
Credit score, credit utilization and I'm not sure what else.
Credit score, practical credit education, highlights of credit issues
Credit history, credit overview and pie chart break downs what your credit is made up of
Payment history, Outstanding debts, Credit age
Debt percantage, Credit Scores, inability to cover expenses
a dashboard on credit - history and what 3 things are impacting credit score
Credit score, Credit check, credit history
Credit score, problem areas, ways to fix it
Payment history, Credit history, account history