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CREDIT
REPORT
EDITION



PIONEERING FINANCIAL
EMPOWERMENT
THROUGH INNOVATION
AND HUMANITY
SCORENAVIGATOR



Rusty Bresse,
CEO



ScoreNavigator



*Top Credit Report solution providers that is at the
forefront of tackling customer challenges*

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OUR OBJECTIVE
EXTENDS BEYOND
BOOSTING SCORES.
WE'RE DEDICATED
TO EMPOWERING
INDIVIDUALS WITH
THE EXPERTISE TO
NAVIGATE THEIR
FINANCIAL JOURNEY
CONFIDENTLY

SCORENAVIGATOR

PIONEERING FINANCIAL EMPOWERMENT THROUGH INNOVATION AND HUMANITY

The imperative to understand financial nuances has evolved from a mere advantage to an essential skill. Central to this evolution is the role of comprehending one's credit report - an aspect that transcends mere numerical awareness to encompass a profound grasp of its impact on financial trajectories.

ScoreNavigator stands out among online credit reporting resources by simplifying and elucidating credit report complexities, making them accessible to the average consumer. It goes beyond data provision, enlightening users on credit scores' nuances and actionable insights.

The distinguishing factor of ScoreNavigator lies in its consumer empowerment approach. By demystifying the calculation of credit scores and the elements that influence them, it equips individuals with the acumen to make informed financial choices. This empowerment extends beyond mere awareness, arming consumers with the insights to proactively sculpt their financial futures, from enhancing credit scores to understanding the ramifications of their financial decisions.

At the helm of ScoreNavigator is Rusty Bresse, a visionary CEO who reimagines the company's role beyond the simple delivery of credit scores. He envisions the organization as a transformative force, converting numerical data into narratives that resonate with consumers.

Echoing Warren Buffet's insight, "Risk comes from not knowing what you're doing," ScoreNavigator serves as a navigational aid in the complex seas of financial decision-making. It aligns with the escalating demand for tools that

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distill complex financial data, bridging the gap between intricate credit details and consumer understanding, thus playing a pivotal role in enhancing financial literacy.

“Our objective extends beyond boosting scores. We’re dedicated to empowering individuals with the expertise to navigate their financial journey confidently,” says Bresse.

The Journey to Financial Empowerment

Bresse began his notable career in the credit industry in 1981, embarking on a path marked by a deep analytical approach. This journey led to the establishment of ScoreNavigator in 2002, a pioneering initiative that revolutionized the accessibility and understanding of credit information at a time when such concepts were relatively novel. ScoreNavigator was created with a twofold mission: to grant consumers comprehensive access to their credit files and to provide mortgage lenders and facilitators with advanced tools for enhancing client financing options.

Teaming up with Kenneth Ward, Chief Technology Officer, Bresse focused on simplifying credit data interpretation. Between 2003 and 2006, he conducted an extensive analysis of millions of credit files and collaborated closely with money lenders to unravel the complexities of credit scoring algorithms.

This research led to the development of Point Deduction

Technology®, a significant innovation in the field. This software analyzes credit files to determine each account’s effect on the overall score and offers strategic improvement recommendations. Building on this advancement, Bresse introduced the Target Score Simulator®, a tool providing customized strategies to help individuals achieve their desired credit scores more efficiently.

Bresse’s work extended into financial management, and he recognized the correlation between credit proficiency and financial literacy. His strategies focused on optimizing payment schedules and credit utilization, directly addressing the influence of balance and payment history on credit scores. A notable example of Bresse’s dedication to fairness and accuracy within the credit reporting system was his intervention in a case involving an inaccurate credit report, embodying the ethos of ScoreNavigator.

Analyzing Credit Dynamics

ScoreNavigator’s vision extends beyond national boundaries, embracing a proactive approach that not only assesses credit but reshapes financial behaviour. Its comprehensive suite of products, including budgeting tools, credit education, customer service, and behavioural pattern analysis, aims not just to enhance credit but to foster financial understanding and discipline.

One pivotal aspect integral to ScoreNavigator is its ability to analyze credit data from various enterprises, operating on an extensive scale while now expanding its reach to numerous platforms. For instance, the Mortgage Action Plan (mortgageactionplan.info), set to launch on Encompass in 2024, is a testament to this expansion. Through APIs developed in-house, ScoreNavigator scrutinizes potential borrowers’ credit and financial information, generating detailed mortgage plans for both loan officers and borrowers, thereby facilitating financing seamlessly.

Another innovative offering, the Auto Action Plan (autoactionplan.com), supplies detailed financing plans by analyzing customers’ credit pull through APIs, benefiting both auto dealerships and customers.

Moreover, the introduction of the Debt Settlement Action Plan (debtsettlementactionplan.com) marks a response to consumers facing financial struggles. By allowing debt settlement companies to send credit and financial information via APIs, ScoreNavigator formulates actionable plans, ensuring proper distribution of funds to creditors. This approach boosts consumer confidence in their debt repayment strategies while concurrently aiding in credit rebuilding.

The API-centric approach differentiates ScoreNavigator, transforming it from a mere credit report provider to a comprehensive financial analytics platform. This shift reflects the company’s dedication to not just credit assessment but empowering individuals and enterprises alike.

ScoreNavigator’s commitment to reshaping financial behaviour is evident in its multifaceted programs aimed at educating families, empowering them to make informed financial decisions. By providing tools for responsible financial behaviour, the firm ensures a seamless transition to financial independence for the next generation, fostering a healthy financial landscape rooted in core family values.

Proprietary Process for Onboarding and Support

ScoreNavigator simplifies access to credit reports by providing a straightforward enrollment process. It offers a user-friendly product priced at \$60 per year, which includes credit scores, a 25-line summary, and extensive budgeting tools that cater to those seeking to understand credit or establish a credit history.

The signup process begins with a simple authentication procedure, followed by credit and finance goal-setting. The tool offers solutions, self-

taught resources, and a unique feature that reads the credit report aloud for easier comprehension.

Team behind ScoreNavigator

ScoreNavigator stands as a paragon of innovation and human-centric design. Kenneth Ward, the Chief Technology Officer (CTO) and the firm’s pivotal partner since 2002, is acclaimed as the primary architect behind ScoreNavigator’s technological advancements. His ability to convert abstract ideas into groundbreaking, tangible solutions has been instrumental in the tool’s continuous development.

The firm’s ethos of dedication and innovation is deeply intertwined with the Bresse family, exemplified by Ryan, the son of co-founder Rusty Bresse. Heading the company’s acquisitions team, Ryan symbolizes the next generation’s steadfast commitment to driving ScoreNavigator forward. His involvement goes beyond professional obligations; it’s a personal dedication deeply woven into ScoreNavigator’s narrative.

Rusty’s journey, especially his bout with COVID-19, stands as a testament to resilience and personal growth. Amidst his recovery from a life-threatening illness in September 2021, Rusty received a bleak prognosis from the doctor, facing a dire zero percent chance of making it through the night. The gravity of this moment amplified when both his father and sister passed away in the same hospital where he lay recuperating.



This profound experience inspired Rusty to author “Faith, Family, and Finance: How it Affects Your Credit Scores,” set to be promoted in March 2024 but currently available on Amazon, Barnes and Noble, and Walmart.

The journey through illness and personal loss deeply affected Rusty. Facing the prospect of imminent death that night imposed a heavy emotional burden, profoundly shaping his outlook. It was this pivotal moment that prompted his son Ryan to transition from his previous career to join the family business during Rusty’s recovery. This decision wasn’t merely a career shift but an embodiment of a shared vision for ScoreNavigator, one that transcends conventional business goals, aiming for a legacy defined by innovation, resilience, and human connection.

Underpinning ScoreNavigator’s foundation is its customer service team, equipped with an exceptional grasp of credit intricacies and a profound sense of empathy. With at least 17 years of experience, the members provide reassurance and guidance far beyond conventional wisdom.

This depth of knowledge is complemented by ScoreNavigator’s two-decade evolution in programming and AI capabilities, which reflects an understanding of individual behaviors and the creation of tailored financial solutions. The synthesis of technical expertise, resilience, empathy, and innovative spirit encapsulates ScoreNavigator’s identity—a platform driven by dedication and an unwavering commitment to enhancing its client’s financial wellness.

“In a world where numbers define, remember our worth. It’s not about beating the score; it’s about finding value within ourselves and uplifting others in their financial journey,” adds Rusty.

Innovations and Expansions

Shortly, ScoreNavigator intends to broaden its horizons through strategic partnerships. It looks forward to collaborating with mortgage platforms to equip professionals with in-depth credit analyses, enriching the loan approval process. The firm also plans to integrate analytics into the auto industry’s loan approval process to streamline transactions for prospective buyers.

Looking further, ScoreNavigator charts an audacious path toward an international credit score comparison program. This visionary initiative seeks to establish credit score equivalencies across several countries, smoothing the transitions for people relocating or traveling abroad.

In addition to these advancements, ScoreNavigator is making strides in AI integration to provide round-the-clock customer service through interactive systems by mid-2024. This AI-driven system will converse with users about their credit and financial standing, offering real-time guidance and valuable insights.

ScoreNavigator’s journey is about innovation and bridging gaps, fostering financial education, and instilling confidence in individuals’ financial decision-making. Through a strong foundation in data analytics and a commitment to empowering users, ScoreNavigator continues to evolve, striving to redefine the landscape of credit education and financial literacy. **Its**