



## Equifax Data Attribute Service (DAS)

Enhance your analytics engine with powerful individual customer attributes, improved data modeling, and sharper prediction tools.

Adding Equifax's Data Attribute Service to your data modeling processes can help expand your view of your customer, enhancing your ability to profile individual file details. Maximize your decisioning, marketing and portfolio management with the addition of DAS.

### A Calculated View

Lending institutions use internal systems to model consumer data to assess risk and to conduct target marketing initiatives and portfolio management. When a credit grantor is analyzing the worthiness / risk of a consumer for credit, they need a calculated view of the consumer's credit information. This calculated view provides the risk manager the sum value of data interest points (specified by the financial institution) allowing for quick risk adjudication.

#### *Persona Example:*

Lisa is applying for a line of credit at her bank that is already using DAS on their credit files. When the risk manager assigned to Lisa's case sees her credit information, he/she is also able to see a calculated view of her credit. The risk manager would see that Lisa has a TOTAL of \$12,000 in credit card debt, four delinquencies and three tradelines with past due payments over 120 days. This calculated view using attributes allows the risk manager to gain a comprehensive view of credit history to help assess credit Lisa's credit risk.

### Key benefits

#### Automated calculations

DAS reduces the need for manual attribute calculations, allowing your marketing and risk managers to focus their time on strategy creation.

#### Consistent decisions

Each consumer can be summarized in a single line of DAS attributes, making it easy to apply decision rules or use the attributes to create a score.

#### Improved segmentation

With a clearer view of your customers' financial activity, they can be segmented more accurately based on behaviour.

### Make data-driven credit-risk decisions faster and with greater accuracy

Adding Equifax Data Attributes Service to your in-house account information gives you a clearer view of your customers to help inform your risk and account management strategies.

Equifax's Data Attribute Service delivers over 1000 individual credit attributes, significantly improving the holistic view of a customer's credit lifecycle.

## Distinguish information from noise



### Portfolio Management

Focus your resources on the clients and accounts that need attention with alerts for early warning signs of potential future delinquencies. Lenders need to be proactive when it comes to potential risks. Enhancing your existing database with pronounced individual customer credit attributes will allow for more refined customer segmentation.



### Credit Adjudication

Each consumer can be summarized in a single line of DAS attributes, making it easy to apply decision rules or use the attributes to build or calculate a score. Using an automated attribute internal scoring system can reduce the time and administrative costs of making credit decisions, as well as improve the consistency of the decisions within an organization.



### Marketing

Target your offers to existing clients meeting specific credit file attributes. Today, competition is tougher, customer expectations are higher, and their loyalty is lower. DAS is fundamentally about providing attributes to assist in identifying opportunities you may not have otherwise realized.

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## Sample of available attributes

- Number of open trades
  - Total balance for open trades
  - Number of trades over 30 days
  - Number of trades 60 days in the past 12 months
  - Number of open trades with a balance greater than \$0
  - Worst current rating
  - Number of inquiries in the past three months
  - Age of the most recent inquiry
  - Public record items such as bankruptcies and collections
  - Age of the most recent derogatory public record
  - Number of NSF cheques
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