



Trended Risk Predictor

Discover a more predictive risk score

Market dynamics, consumer demands, industry pressures. All these things seem to be changing faster than ever these days. And, unfortunately, many lenders simply cannot keep pace with the shifting financial landscape — especially if they're relying on risk scores and models that don't offer a comprehensive view of today's consumer.

To succeed in this environment, you need to do more than simply respond as challenges arise — you need visibility into what lies ahead.

That's why it's more important than ever to enhance your decisioning with advanced and predictive tools. To better understand consumers' ability to meet their financial obligations now and in the future. And make consistent, efficient, confident decisions.

Meet the next generation of predictive decisioning

At Equifax, we are constantly innovating to empower risk managers with innovative/advanced/robust decisioning tools. We've made significant upgrades to our consumer credit risk score, incorporating powerful data to give you the best possible insights.

Trended Risk Predictor™ from Equifax gives you a three-digit score that predicts the likelihood of a consumer becoming 90+ days delinquent within the next 12 months. The higher their score, the less likely they will have serious delinquencies. Clear reason codes for each score help provide improved explainability and unbiased decisioning.

With the addition of new credit file characteristics including mortgage, telecommunications, payment data, and trended attributes — Trended Risk Predictor is our most predictive score yet.

Key benefits

Make consistent, confident decisions based on the most comprehensive data available

Accelerate and automate approvals and save time on manual reviews

Expand access to credit through attributes that trend performance over time

Promote a positive customer experience by supporting transparency in the lending process

Inform acquisition strategies by determining risk exposure of new accounts

See what's possible with Trended Risk Predictor

When you incorporate Trended Risk Predictor into your decisioning process, you can access advanced insights designed to empower risk management and growth in several ways:



Drive faster, automated decisioning

Confidently and automatically approve more customers, and save time for everyone involved. This allows lenders to improve customer experiences while credit analysts focus on applications that require manual reviews.



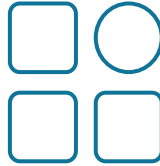
Help mitigate risk and maximize revenue across the lending process

From informing acquisition and recovery strategies to building a better experience for your existing customers, Trended Risk Predictor helps improve risk management at every stage of the credit lifecycle.



Find and approve more customers

With trended attributes, you're no longer limited to a single point-in-time view of financial behaviours. Trended Risk Predictor takes the directionality of a consumer's credit profile into account, recognizing those who exhibit positive payment behaviours over time.



Easily layer differentiated data to go beyond the standard view

Trended Risk Predictor gives you the ability to seamlessly integrate additional Equifax scores, models, and data to build the most robust view of consumers. For example, with visibility into customers' total credit obligations across lenders, a score that helps predict the likelihood of insolvency, and the ability to assess consumers with little-to-no credit history, you can remain adaptable and continuously improve decisioning and outcomes.

Predicting risk just got easier

At Equifax, we are committed to creating innovations that drive your competitive edge. Trended Risk Predictor gives you better model performance across all industries so you can confidently approve more people, more efficiently, without increasing risk.

See all the ways Trended Risk Predictor can help you enhance risk management and level up your decisioning today.

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