

Advanced Decisioning Attributes

Key benefits

- > **Access** current, comprehensive consumer insights
- > **Simplify** credit attribute management
- > **Standardize** your viewpoint into consumer behavior
- > **Support** consistent decisions
- > **Minimize** the cost of managing multi-sourced attributes

Confident credit decisions start with robust attribute management

Understanding where a consumer stands at any given moment in the credit lifecycle is the power that turns data driven decisions into a competitive advantage. A consistent, current view of prospect and customer credit health enables uniform credit decisions that better align with key risk and profitability goals. Equifax Advanced Decisioning Attributes deliver a standardized view into consumer credit information across all three major credit reporting agencies (CRAs) to drive more confident, consistent credit decisions and maximize business performance.

By providing a premium set of tri-bureau enabled consumer credit attributes, Equifax Advanced Decisioning Attributes help you maintain the most relevant viewpoint of the consumer while minimizing the resources and distinct CRA data knowledge needed to manage multi-sourced attributes.

Strengthen your decisioning strategies and build consistent policies with access to a predictive attribute set that were developed for optimal performance by a seasoned attribute management team.

Spend Less Time Managing Attributes and More Time Analyzing and Taking Action

Add a new layer of efficiency and agility to your credit risk decisioning, modeling and analytics with Equifax Advanced Decisioning Attributes. By sourcing tri-bureau enabled attributes managed by Equifax, you can save valuable time and reduce internal expenses while gaining access to the attribute management expertise of a team with unparalleled knowledge of credit data with an average of significant industry experience. Equifax Advanced Decisioning Attributes offer flexible integration and delivery options, online or offline, that help expedite deployment.

As your attribute needs evolve, our Attribute Navigator technology tool provides a user interface where client users can achieve the management of attribute rule artifacts along with testing, auditing and administration. Enhancing the user interface is an execution engine that can that can:

- integrate with a wide variety of data sources,
- execute attributes, and
- return final calculations within any platform.

This enables your internal teams to leverage easy, browser-based access to create and manage custom attributes and perform deeper, more strategic analysis to support critical business objectives.

more 

Fuel your competitive edge with proven expertise

A clear and current perspective into consumer behavior is the foundation of consistent credit decisions that support stronger revenue generation throughout the entire customer lifecycle. With more than 500 consumer credit attributes, including previously unavailable proprietary modeling attributes, Equifax Advanced Decisioning Attributes deliver more precise, consistent insight into consumer credit profiles and behavior. Put the power of consumer attributes to work for your business with the decisioning confidence that only comes from Equifax's premium consumer credit data. Better decisions start with Equifax Advanced Decisioning Attributes.

Overview of Attribute Categories

To deliver the most current and comprehensive coverage, Equifax Advanced Decisioning Attributes cover 11 categories of credit information, with attributes within each category.

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| <ul style="list-style-type: none">• Inquiries• Trades• Past Due• Satisfactory Trades• Worst Rate and Worst Trades• Trades with Major Derogatory Reported | <ul style="list-style-type: none">• Public Records• Collections• Number of Trades Reported• Percent of Trades• Past Due Major Derogatory Event |
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