

Alternative Data from Equifax

KEY BENEFITS

Help make more confident decisions

that protect and promote the best interests of your customers and your business

Expand with confidence to consumers

that would otherwise appear to be higher credit risk based on traditional credit data

Create more inclusive account opening strategies with an expanded view of consumers

Help protect your business with refined deposit strategies based on more detailed risk insights

Better understand all customers—full file, thin file and no file consumers—to strengthen relationships and increase lifetime values

Discover. Expand. Grow.

More than the latest buzz, Alternative Data has become a game-changer for businesses exploring fresh paths to grow their customer base while maintaining their credit risk profile. It pushes beyond traditional credit data to reveal more details about consumers, their payment behaviors and financial priorities. As a result, it can help businesses offer more specialized, customer-focused service, while also helping to better protect their bottom line against bad debt, write-offs and more.

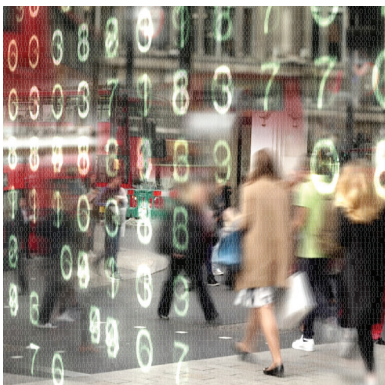
Alternative Data from Equifax is leading the way, giving organizations a wider view of consumers that enables them to better understand the changing risk profiles of all customers, including those with and without a traditional credit file. When paired with traditional credit data, it can assist you in discovering underserved markets and opportunity, expanding your current customer relationships and growing your business.

Knowing More is Good for Business

Data outside of traditional credit can help provide deeper insight into the risk assessment of a consumer. Alternative Data from Equifax broadens your view of consumers by giving you fresh, relevant details that plug common gaps in traditional credit. More specifically, you get added financial context about how consumers pay their everyday bills, as well as key insights around real property ownership, address history, and other insights.

What's more, our Alternative Data fuels a series of credit risk scores that deliver unique industry insights for the communications, automotive, retail banking, insurance and other consumer sectors. You get the deeper knowledge you need to better understand unexplored opportunities at every step of the customer lifecycle, and:

- Help mitigate risk with a more comprehensive picture of consumers
- Expand your reach into additional underserved markets you may have avoided before due to apparent credit risk based on traditional credit data alone
- Build stronger more loyal customer relationships and increase customer lifetime values



EQUIFAX®



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Better Understand Full File, Thin File and No File Customers

By giving you increased detail around consumer transactions and financial behaviors outside the traditional credit file, Alternative Data can help strengthen your business intelligence for a more proactive, customer-centric approach to risk mitigation.

- Make more competitive offers and expand your reach with a deeper view of full-file consumers
- Grow your business by using relevant, predictive information to confidently evaluate more customers with thin credit, no credit or poor credit
- Strategically upsell and cross-sell existing customers based on their expanded risk profile

Access Alternative Data You Can Trust, from a Proven Industry Leader

For more than a century, Equifax has led the information industry with innovative solutions that address the challenges you face every day, and we continue that legacy with our Alternative Data solutions. When you work with Equifax, you get more than data—you get powerful business intelligence that fuels bottom line results.



CONTACT US TODAY

For more information:
800-879-1025
equifax.com/business