

Trended Data Solutions

Dynamic and predictive insights from Equifax

KEY BENEFITS

Make stronger customer decisions

with a view of consumer financial behaviors over time

Better predict and avoid risk, financial losses and fraud

Improve marketing precision, prescreening decisions, segmentation accuracy and ROI

More profitably manage existing accounts with proactive visibility into improving or declining credit performance

Refine, enhance and monitor underwriting and risk modeling strategies

Help Drive Stronger Growth and Better Manage Risk with a Deeper Understanding of Consumer Financial Behavior

Credit reports are an invaluable tool for businesses today, as they offer an easy-to-understand snapshot of a consumer's credit health. Yet, imagine digging deeper to see the path a consumer followed to earn their current credit score? After all, a 720 credit score looks pretty good, but if you knew the score had been steadily declining over 12 months, it might change your view of future risk and opportunity.

Equifax trended data solutions can help by giving you a deeper understanding of consumer financial behavior. Analyzing and trending financial data over a period of time can show you the trajectory of a consumer's spending and repayment behavior by revealing patterns, or trends, in the data. This helps you better understand spending patterns, credit utilization, wallet share, and propensity to open, activate or transfer a balance.

By recognizing patterns in consumer income, wealth, spending and repayment behaviors over time, you can make more targeted decisions that help control costs, grow your business and protect against future risk.

Get a Deeper, More Predictive View that Supports Cross-Functional Teams

Functional teams ranging from risk and marketing to analysts and executives can use our trended data solutions to build more dynamic, predictive views of prospects and customers that can help improve overall business performance and profitability, mitigate risk and optimize operational costs and efficiency.

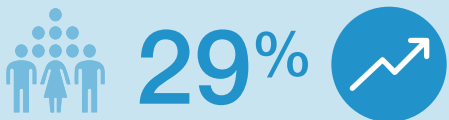


EQUIFAX[®]





One Equifax study using our trended credit data solutions resulted in an **18% incremental lift in identifying consumers more likely to respond to an offer.**



Another Equifax study that used Equifax trended credit data solutions to update existing risk models delivered up to a **29% incremental lift in identifying consumers who are likely to default.**

Marketing and sales teams

- Tap into new prospect and customer audiences by qualifying consumers with additional insights
- Grow business and deepen customer relationships by making the right offers to the right customers at the right time
- Improve prescreening efforts by determining which customers are more likely to respond to an offer or repay a loan

Risk and analyst teams

- Help protect business against evolving financial risk and fraud
- Refine and monitor underwriting and modeling strategies based on time-series consumer data
- Monitor customer portfolios and offer proactive support for accounts with declining performance

Executive and strategic teams

- Optimize business strategies and long-term growth initiatives related to marketing and risk modeling

Access a Solution that Fits Your Precise Business Needs

To help you strategically grow revenue and better manage risk in a manner that aligns with your specific business size and needs, our trended data solutions typically fall into three categories.

- **Raw Data and Attributes:** Ideal for larger companies with the internal resources required to build their own models that meet their specific needs, this is a good option if you only need the trended data or attributes from Equifax, and prefer to run your own models.
- **Configurable Solutions:** A good fit for mid-sized companies that want the ability to tailor or configure a product or model to meet their specific needs, this solution is ideal if you don't want to build a model internally from scratch.
- **Pre-Configured Solutions:** For companies that may not have the capacity to create their own models, this is your option if you prefer to buy a product or model 'off-the-shelf', one that is pre-built and ready to implement.

At Equifax, trended data is a key ingredient in a number of our solutions, helping to maximize customer value and deliver more predictive insights. To learn how our trended data solutions can help you drive more profitable growth and better manage risk, call us today.

> CONTACT US TODAY

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