

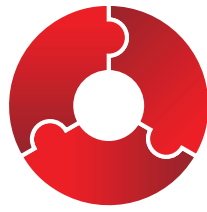


Decision 360

- › Delivers a true 360° consumer financial view for confident lending and other risk-based decisions

When it comes to consumer credit, the more you know, the more confident you can be about your decisions. Utilizing best practice analytics and technology, Equifax Decision 360™ combines credit, macroeconomic and customer-centric information with a vast array of exclusive data to deliver the most complete picture of consumer financial health available.

» loan-to-value



Decision**360**TM

The True 360° Consumer ViewTM

Provides a consolidated, reliable means to **evaluate overall consumer credit health** for sound lending and portfolio management decisions

Enhances portfolio profitability with effective assessment of ability, willingness and capacity to pay across the customer lifecycle

Improves loss mitigation through proactive identification and response to advanced economic indicators and consumer trends, as well as early detection of fraud

debt-to-income

.23

As a risk professional, your access to consumer data is virtually limitless. Most important, however, is whether that data tells a complete story. Equifax Decision 360 offers the most comprehensive view of consumer credit in the industry.

A dynamic financial environment requires a more in-depth consumer view

The financial landscape is increasingly complex. As a result, traditional risk management tools may no longer provide all the insight needed to make truly informed lending decisions. How a consumer managed past credit is important, but so is their willingness, ability and capacity to pay current and future obligations. In this new normal, what you need is not just a consumer "liability statement," but a more telling "income/balance sheet" and cash flow statement — often driven by consumer consent. You can get this 360° view only with Decision 360. Decision 360 incorporates the appropriate mix of data, whether your own, consumer, macroeconomic or a combination, to address your specific portfolio management concerns.

Though consumers may have similar credit scores, their risk profiles may vary significantly. Decision 360 provides the level of insight you need to discern which consumers are better candidates for credit, or which customers are most profitable. Because many of our data assets are acquired with consumer consent, you can also enhance customer satisfaction by extending credit — and the right offers — to the consumers who are most deserving.

With Decision 360, you can give credit where it's due

How can you know which consumer is the better risk?

Traditional view	Ron	780	Credit score	780	Jane	THE TRUE 360° CONSUMER VIEW™
		\$50k	Income	\$100k		
		25%	Debt-to-income	45%		
		15.00	LTV	105.00		
		No two consumers are alike.				



Decision 360 data sets and insights are unrivalled

Through highly strategic investments in unique data assets, analytics and technology, Equifax is vigorously expanding the means by which our customers may anticipate and adapt to a constantly changing economy. The Decision 360 practice draws from a wealth of unique data sources and insights that include:

- Exclusive access to more than \$10 trillion in investable asset data.
- 195+ million active employment records from more than 2,000 U.S. employers.
- Tax transcript information, delivered in 24-48 hours, verified directly from the IRS.
- SSN verification based on searches of more than 15 billion public/private databases, and authenticated by the Social Security Administration.
- An extensive credit reporting database of more than 250 million consumer records.

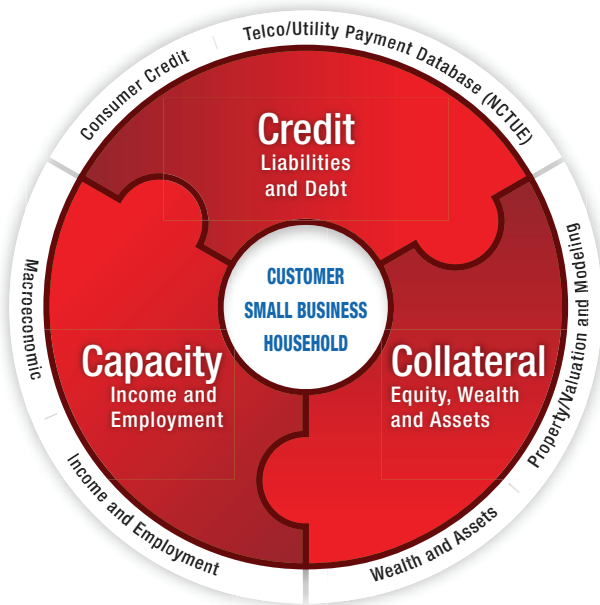
These are just a few of the differentiated data sources — the foundation of Decision 360 — with which we can deliver the information vital to effective consumer assessment.

Unlike competitive offerings, Decision 360 solutions include both credit-based measures, as well as a vast array of verified and modeled income, employment and asset measures — provided by The Work Number® and IXI® — built without the use of credit data.

Decision 360 draws from an array of unique data sources

Credit reporting/scores	Employment/income	Assets/wealth	Monthly obligations	Debt
<ul style="list-style-type: none">• Consumer credit data• Telco utility payments• Risk scores	<ul style="list-style-type: none">• Verified employment• Modeled income• Verified income• IRS-verified tax transcript• Discretionary spending index• Modeled discretionary spending• Spending capacity	<ul style="list-style-type: none">• Capacity scores• Discretionary spending scores• Property/asset information• Verified employment	<ul style="list-style-type: none">• Scheduled monthly payments• Current debt payments, including delinquent payments and fees	<ul style="list-style-type: none">• Debt-to-income ratios• Combined loan-to-value ratios• Major derogatory and collection amounts• Bankruptcy scores

monthly obligations



Facilitates effectual risk assessment across the entire customer lifecycle

Decision 360 helps you to address the most pertinent credit considerations at every customer touchpoint, versus a single point in time. From deciding what to offer, to whether a loan modification is appropriate, to the decision to pursue payment through collections, Decision 360 provides the data you need to take decisive action.

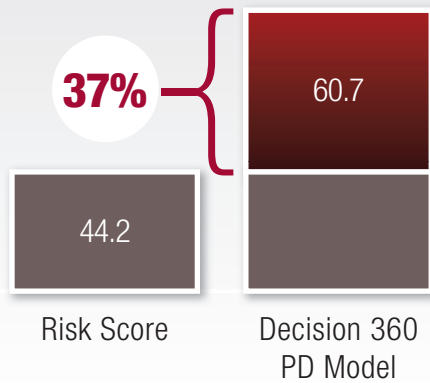
In addition to the ability to make timely portfolio management decisions, Decision 360 also enables you to gauge the current economic environment, as well as readily predict oncoming fluctuations and determine the impact they might have on your business. As a result, you can proactively adjust risk profiles and strategies.

Decision 360 drives confident, profitable decisions across the credit lifecycle

Risk	Fraud	Marketing	Collections
<p>Enhances profitability and reduces losses</p> <ul style="list-style-type: none"> Reveals financial net worth of U.S. consumers, households and businesses Assesses consumer propensity, ability and capacity to pay Leverages consumer/macroeconomic trending for proactive strategy alignment 	<p>Mitigates losses</p> <ul style="list-style-type: none"> Identifies fraudulent patterns across unique data assets Uses verified consumer information to authenticate an identity 	<p>Pinpoints consumers based on discretionary income</p> <ul style="list-style-type: none"> Refines segmentation for high-end offers 	<p>Improves recovery rates</p> <ul style="list-style-type: none"> Optimizes queue prioritization Incorporates employment and income to assess collectibility

The Decision 360 difference is measurable

Our customers are finding that overlaying alternative data with credit information can achieve powerful results.



Data sources

- Income
- Unemployment (macro)
- Home value
- Derived attributes

Mortgage Probability of Default Feasibility Analysis integrating income, unemployment, home values and other derived attributes achieved a KS comparison increase of 37%, versus a traditional risk score.

Decision 360 integrates best practice analytics and technology for a systematic approach to risk management serving multiple industries

In a tough economic environment, how do you incorporate the right balance of data, analytics and technology? Choose Decision 360, Equifax's risk management practice that blends unique credit, employment/income, asset and wealth data with best-practice analytics and advanced technology to deliver a comprehensive consumer view. From this 360° financial picture, you can not only make confident decisions, but ultimately mitigate losses and enhance the profitability of your portfolio.

Decision 360 offers risk management solutions across a variety of industries, in real-time or batch offline, at multiple touchpoints throughout the customer lifecycle. To learn more, contact your Equifax sales representative, call **1-800-879-1025** or visit **www.equifax.com**



Decision**360**[™]

The True 360° Consumer View[™]

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