



5 Reasons why businesses need simplified credit reports

OneView. The only clear, concise credit report that's built for you.



Today, the inability to approve customers quickly can result in lost sales or a negative experience.

But while businesses have the ability to pull credit, many often don't leverage the credit reports they need because:

- Traditional reports are too long and complex
- Traditional reports are confusing and hard to read
- The information they need most isn't highlighted
- They don't have the time, personnel, or resources to pull and review reports

Fortunately, that's all about to change. With OneView, the new clear, concise credit report from Equifax.

This game-changing solution enables you to **quickly review comprehensive credit report information** in a format that's short and easy to read.

A man with short dark hair and a beard, wearing a grey t-shirt and a black apron, is focused on working on a bicycle wheel. He is in a workshop setting with various tools and equipment visible in the background. The image is partially obscured by a dark red banner at the bottom.

Let's discuss five reasons why a **simplified report like OneView** is beneficial to the credit industry.







1 All businesses need access to credit reporting

OneView was designed with you in mind

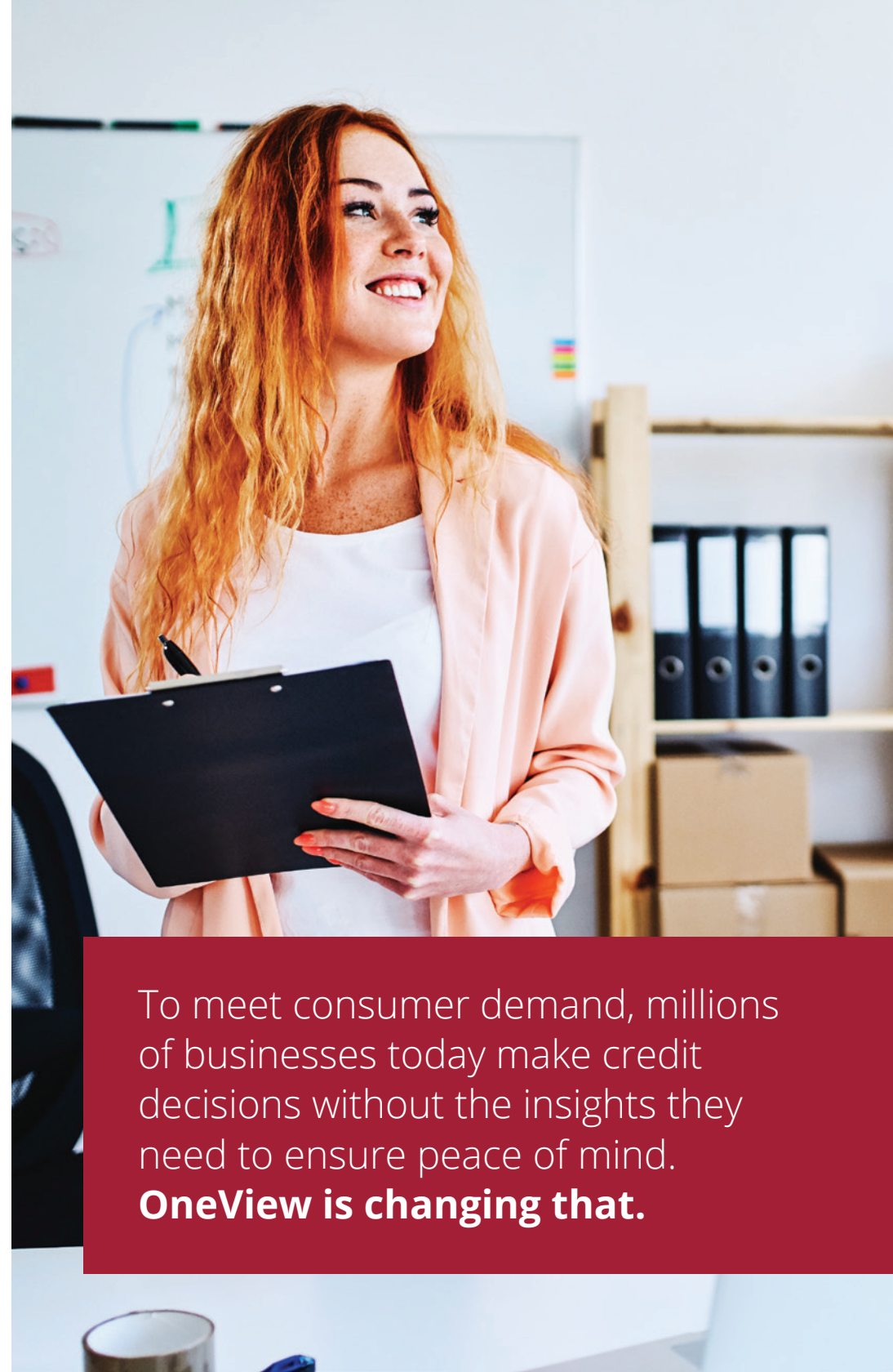
Consumers want fast approval. You want to meet that demand — while still making responsible, informed decisions.

We heard you. And the result is an easy-to-understand credit report that provides better, more complete customer insights: OneView.

OneView allows businesses of all sizes to tap into innovative credit reporting capabilities, including:

- | | |
|--|--|
|  Independent car dealerships |  Point of sale and retail financiers |
|  Dental practices |  FinTechs |
|  Elective surgery centers |  Online and alternative lenders |

Access to credit reporting is no longer a “haves and have not” proposition. This report marks a new milestone in how we deliver data to all businesses — designed for those that have been using credit for years, as well as those that are just getting started.



To meet consumer demand, millions of businesses today make credit decisions without the insights they need to ensure peace of mind.
OneView is changing that.

2 Access to credit reporting can be too complicated








OneView takes “ease of use” to a whole new level

Historically, businesses that need insight into consumer credit histories have faced two obstacles:

- They often had to pull info from multiple sources, receiving it in multiple deliveries.
- Then, once the information arrived, it was too lengthy and complex to use.

OneView removes these obstacles by providing all the data at the same time in an easily understandable format that brings the information you need most to the forefront.

The first page of OneView even contains an overview of the 15 core categories, including:

- | | |
|--|---|
|  Contact information |  Bankruptcy public records |
|  Last reported employment |  Collections data |
|  Credit scores |  And more |
|  Account overviews | |

And to make it even easier, OneView lets you view the information in both graphic and text-only formats — the choice is yours.

Access and review a consumer's credit quickly to help improve the customer experience and your bottom line — with OneView.




3 Complex credit data and delivery isn't effective

With OneView, choose the information you want and how you want it

Lengthy and complex, credit reports haven't fundamentally changed in decades.

OneView lets users customize the content and delivery method of their reports.

OneView provides a consistent "credit snapshot" of the consumer with the flexibility to easily build the report that's right for you. Use our existing templates for a quick roll out, or customize the information specifically for your business:

-  Easily create your own templates by dragging and dropping the data you want.
-  Customize the information to fit your specific needs.
-  Prioritize information to view what's most important to you first.

OneView also lets you choose how you'd like to access your reports — via flexible, cloud-based delivery through our Eport Cloud portal or via API/system-to-system delivery.



Leverage the industry's first drag-and-drop dashboard — for the information you need, organized the way you want it. Only with OneView.

4 Incomplete data can make for bad decisioning

OneView lets you dive deeper to get all the details you need

The reality is: getting the most accurate assessment of consumer credit risk requires starting with the most complete and current data possible.

With OneView, you can access a broad range of proprietary data, including some of the industry's most up-to-date information on account, debt, and loan summaries, bankruptcy filings, third-party collection activity, and more.

The data is richer than ever with the addition of new sources including employment and income, utilities, cell phone bills, cable TV, internet service, specialty finance, and more.

OneView gives you access to a vast array of data points that are near real-time to help ensure the information on the consumer is up to date.






No other solution lets you choose from as much data as quickly and easily as OneView.

5 Data and reporting should be dynamic enough to meet shifting demands

OneView was designed to help you make decisions quickly and with confidence

Making smart, informed credit decisions is especially crucial during fluctuating economic times.

By empowering you with up-to-date credit data, OneView makes it easier and more convenient than ever to:

-  **Extend credit more confidently** by using reliable data
-  **Minimize losses** by identifying potential high-risk consumers
-  **Boost revenues** by losing fewer customers to approval delays
-  **Improve the customer experience** with faster credit decisions
-  **Explain credit decisions** both internally and to the consumer with easy-to-understand data

Even in an ever-evolving industry, full of new and changing customer demands, OneView has you covered.



73% of customers expect companies to understand their needs.¹ Meet their expectations with OneView.

¹ Salesforce. (2020). State of the Connected Customer. (<https://www.salesforce.com/eu/blog/2020/01/state-of-the-connected-customers-report.html>)



A single delivery. One complete view. **Countless benefits.**

It's time to say goodbye to confusing credit reports and delayed customer credit decisions.

Make complex credit reporting a thing of the past by bringing all the credit data you want into one clear, concise report that's easy to read and review — with OneView.

You want reduced risk and user-friendly reports. Your customers want fast decisions. **With OneView, you really can have it all.**

Request a demo to check out the new industry standard in credit reporting that only Equifax can deliver.

equifax.com/business