



**EQUIFAX®**

Automation

Flexibility

Analytics  
integration

# InterConnect

A new era in credit and risk decisioning

As digital adoption in business continues to grow, consumer expectations have evolved to demand more seamless experiences. Online and mobile technology offers easier, faster access to products and services than ever before. These days, consumers don't expect to wait for hours on end before getting approved for your services.

Your ability to efficiently meet these expectations is critical. You must find the right balance between avoiding high-risk consumers during account acquisition while still putting the consumer first.

To evolve, you need the best in decision management with automated decisioning technology that transforms complex data and risk decisioning strategies into actionable insights.

It's important to empower your frontline decision makers — making them less reliant on IT — in harnessing data and analytics in ways that are unique to your business. And you must be able to make these business decisions in real time to maximize profit and minimize credit risk.



## **The new era in credit and risk decisioning is InterConnect®**

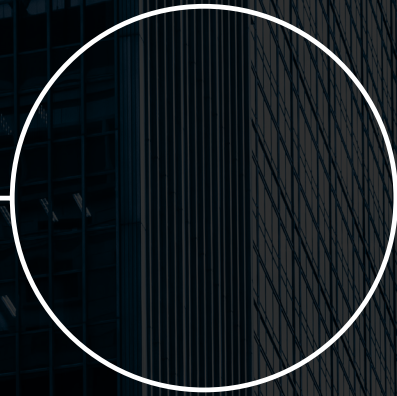
InterConnect is a secure, scalable SaaS-based decision management system (DMS) that offers easy access to data sources, attributes, models and decision rules...all while seamlessly integrating with your existing systems.



# InterConnect



Automation



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click circles above to learn more



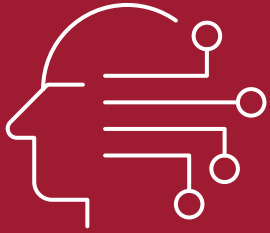


## More precise, automated decision management

InterConnect helps to accelerate the decision-making process by helping your business define, implement and automate decision strategies at the front line. The platform converts complex inputs into actionable insights for more accessible, agile decisioning. InterConnect delivers streamlined access to diverse data sources, better attribute creation and deployment, easier rules management, stronger analytics, and model integration — in any combination — to help you get to market faster.

- Provides real-time access to relevant, differentiated data, attributes and analytical models
- Enables rapid upgrades and deployment of new features automatically, thanks to the scalable, cloud-based SaaS platform





## Flexible, agile design for revolutionary decisioning

Equifax has been collaborating with customers worldwide for more than a decade to meet the evolving requirements of business users seeking to maximize growth by better tapping into consumer behavior and insights. To succeed, our customers need an agile, adaptable DMS that:

- Enables their team to control credit and risk strategies from development to deployment, scaling with ease
- Delivers a way to set champion/challenger and “what if” scenarios with ease to measure policy performance
- Gives organizations the choice to self-implement the system or partner with Equifax experts to develop, enhance and maintain it for them

Every customer is unique, and Equifax knows that one size does not fit all. That’s why InterConnect meets the market’s demand for a more flexible DMS that can augment current systems and react more quickly to real-time decisioning. It will help your organization make consistent, immediate and low-risk/high-reward decisions about customers.







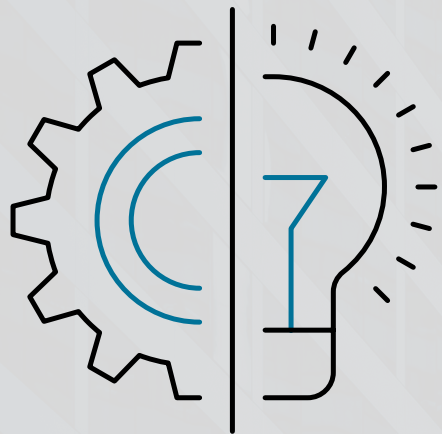
## **Combine with Equifax Ignite<sup>®</sup> analytics for better outcomes**

Leveraging our history as a global leader in deep, differentiated data, actionable analytics and leading edge technology, this game-changing evolution of InterConnect makes the hard work of knowing the right customer and the right offer easier than ever before.

Equifax Ignite is our secure, “one-stop” environment that gives you access to the diverse data sets and analytic tools necessary to develop and test new scores and models. When combined with InterConnect through our feedback loop, you can continuously compare “expected” to “actual” results to quickly refine and apply the best decision tools and strategies. The ability to capture decisions as data points, and improve those decisions on an ongoing basis, is a critical capability you won’t find anywhere else. Plus, our data even provides visibility into the actions of consumers you may have excluded from your decision rules.

- The unique data-agnostic design of InterConnect provides single-point access to relevant data — whether it’s ours, yours or a third party’s
- Waterfall and conditional settings enable you to get the data you need, when you need it
- Quickly evaluate whether models are providing the expected outcomes





## So, how does it work?

It's really quite groundbreaking, as everything going on behind the scenes happens almost instantly — without the consumer experiencing any lag time.

1



### Gather

Once a consumer submits an application for an account or service, InterConnect gathers all available data from disparate sources and provides you with a 360-degree view of the consumer to help evaluate creditworthiness.

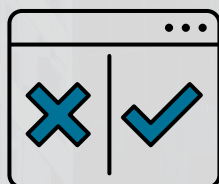
2



### Analyze

Then InterConnect can help analyze the data, enabling you to efficiently create customizable attributes to deploy custom credit and risk models or scorecards.

3



### Decide

InterConnect gives you the control to quickly modify and make new rules. You can author decision logic and run Champion/Challenger tests or “what-if” scenarios, which allows InterConnect to render a credit lending decision or offer that is both compelling for the consumer and profitable for your business.

4



### Evaluate

Finally, InterConnect allows you to stream data from your decisioning platform into your analytics platform for better evaluation and optimization.



# We meet you where you are now... to usher you into a new era

Whether you need a standardized solution to help you generate insights or you're a power user who seeks sophisticated design and implementation support to drive complex risk strategies, InterConnect can help.

Visit **[equifax.com/business/InterConnect](https://equifax.com/business/InterConnect)**  
and contact a technology consultant today.

