



EQUIFAX[®]

*Improve your credit
decision-making*

Equifax MasterScore[®] v2 allows lenders to automate and improve their credit decisions while providing predictive abilities that are superior to trade credit data. It's an ideal solution for lenders servicing multiple industries.

Equifax MasterScore[®] v2's powerful ability to predict borrowers' risk leads to improved decisioning power and increased profitability.

Equifax MasterScore[®] v2 is developed from the largest pool of term debt leases and loans ever compiled to predict 90+ days past due (DPD) on a three-digit scale. It focuses on the many factors in a borrower's profile that are most predictive of repayment and offers the most comprehensive solution to managing risk.

Equifax MasterScore[®] v2 contains a total of 587 variables and 135 unique variables. It was built using an extraordinarily large development sample, over 3 million transactions and 135,000 defaults, which made it possible to build specialized scorecards—29 scorecards in all—based on borrower industry, size, age, or some combination thereof.

Benefits to users

- 37.7% fewer losses versus a typical credit score without reducing originations
- 17.7% increase in approvals without increasing defaults

**Learn more about how Equifax MasterScore[®] v2
can improve your decision-making.**

Contact cmlmarketing@equifax.com or call **866.825.3400**.