

Advanced Communications PlusSM From Equifax

Equifax: Your Insightful Partner Equifax has been an innovator for over a century. With extensive experience serving the communications and utilities industries, we understand the challenges you face. Equifax delivers more than just data — we deliver powerful insights to help drive more informed decisions and bottom line results.

Communications Service Providers in today's changing economy face unique challenges. Consumer debt has more of an impact than ever before. Equifax understands that your business needs to provide alternative ways to serve customers while increasing revenue potential, keeping costs low and helping to minimize risk.

Alternative Data for More Intelligent Strategies

A customer is often more than their credit score. But how do you determine if someone with a thin file is likely to be a responsible payer? How do you more accurately evaluate factors and mitigate risk in underserved and unscorable markets?

Advanced Communications Plus from Equifax lets you to do just that by utilizing alternative data. Industry specific and more relevant data allow you to go beyond traditional credit to qualify appropriate customers and adjust and expand your deposit strategies to mitigate risk.

Manage Risk and Expand Opportunities

Credit history alone doesn't paint the whole picture, especially in unconventional consumer markets. Advanced Communications Plus is a new way to more effectively evaluate risk in consumers with full files in addition to widely expanding coverage into the now unscorable and underserved markets. It provides a better indication of customers' propensity to pay by delivering insight beyond that found in traditional credit data.

Dig Deeper With a Suite of Data

Alternative data provides insight into a consumer's behavior and risk on monthly financial obligations.

Advanced Communications Plus from Equifax combines traditional credit history, telecommunications, and utility payment history from the National Consumer Telecommunications and Utilities Exchange (NCTUE[®]) database, as well as select public record data such as real property ownership, address history, and evidence of wealth into one exclusive, powerful utilities-specific score.

With alternative data leveraged in the Advanced Communications Plus score, you can help to:

- Boost risk assessment during onboarding of new accounts and ongoing future accounts
- Optimize risk assessment across all stages of the consumer lifecycle
- Create effective deposit strategies to help mitigate risk

CONTACT US TODAY

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