



EQUIFAX

Archive Services

Perform better with a deeper understanding of consumer trends and behaviors

To help optimize business performance and profitability in a fluid, fast moving market, financial services providers need a better understanding of evolving consumer behaviors, trends and risk over time. Archive Services can provide the trusted, historical views you need to move forward with confidence.

Improve forecasting, marketing and long-term profitability

For many reasons, financial firms sometimes lack the historical consumer data necessary to build or validate internal risk models, marketing segmentation models and other types of forecasting models. Other times, they need access to historical third-party data to build an objective view for risk and capital planning.

Our Archives data sets provide data for nearly 20 years, and includes Equifax credit information from trade, inquiry and public record files, in addition to the calculation of scores and attributes on the historical data. You also have access to powerful alternative data that is proprietary to Equifax, including consumer wealth, income and employment. All data is delivered anonymously.

Common data sets that can be used as part of validation and retroactive analytics are listed below. Additional data sets are also available.

- FICO® Score
- VantageScore®
- Equifax Bankruptcy Navigator Index®
- Equifax Consumer IncomeView™
- Equifax Consumer Attributes
 - Core (Advanced Decisioning Attributes)
 - Mortgage
 - Ability to Pay Debt and Income/Full
 - Trended 24M
- Custom attributes

Key benefits

Use objective, third-party data in annual capital planning submissions and stress testing

Validate and enhance models to increase response and conversions as well as reduce attrition

Market more effectively with better understanding of changing consumer behaviors

Identify better risk scores and model performance with Champion/Challenger testing

Optimize origination and underwriting by testing existing risk models

Uncover new opportunities through in-depth market analysis and the creation of new attributes and models

Financial services providers can use our Archive Services to help:

- Augment insufficient customer data for internal and external forecasting
- Build new attributes and create new models for enhanced segmentation and risk strategies to increase response and conversions as well as reduce attrition
- Validate internally built forecasts and better prepare for annual capital planning submissions and stress testing
- Validate and modify existing models/scores and view important patterns, including increases or decreases in risk occurring in portfolios
- Strengthen portfolio performance by modifying or changing scorecard cuts
- Validate or create custom attributes that enhance treatment strategies and manage credit limits
- See how economic shifts are shaping consumer behaviors and creating new market opportunities
- Implement Champion/Challenger testing to identify the best performing scorecards

Historical data to power advanced analytics and uncover new opportunities

With Archive Services, you gain powerful knowledge about consumer behaviors to make more informed and confident decisions that help drive improved portfolio stability, growth and profitability throughout the customer lifecycle.

Choose how you would like to receive Archive data:

- **Equifax Ignite® Archives on Demand:** Gain fast, direct access to archive data via Equifax Ignite cloud-based analytical environment. Review the available data options, select the data you want, submit your request, and then access it in roughly 48 hours.
- **Append to file:** Archive data can be appended to a file or extracted as per your data request. The file is returned to you via batch for further analysis. If preferred, Equifax can conduct an analysis on your behalf.

To further strengthen your market approach, pair our Archive Services with other Equifax solutions such as our Model Validation Services, Custom Models and Scores, Marketing Analytics and more. By outsourcing these critical services to a trusted industry expert, you can accomplish more with less while allowing your valuable staff to focus on your core competencies.

Our Archive Services can help by fueling a deeper, historical view of your entire portfolio, and delivering the consumer behavior insights required to develop more effective response models and benchmarks for risk.

Access archive data on demand via Equifax Ignite or contact us with your custom archive needs.

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