

Enhance decisioning and responsible lending with

Consumer Affordability View

A lot of factors go into determining affordability, and not all of them are easy to see.

Every lender wants to ensure they don't extend more credit than a consumer can manage — while giving qualified borrowers the tools to achieve their financial goals.



Introducing Consumer Affordability View

The first-ever ready-made consumer affordability solution from Equifax

Consumer Affordability View goes beyond traditional credit scores to help pinpoint how much estimated additional debt a consumer can responsibly manage for the next 24 months. **Here's how it works:**



A powerfully predictive score that translates to **real payment estimates**



The same traditional credit score. Two very different financial pictures.

Two consumers with the same credit score are applying for a car loan with a **\$750 monthly payment**. At first glance, they look the same, but when you layer on predicted affordability, **the difference is clear.**

<h3>Jill</h3> <p>Credit score: 660</p> <p>Consumer Affordability View score: 800</p> <p>Monthly predicted capacity: \$1,550</p> <p>\$750 monthly payment: Affordable ✓</p>		<h3>Jack</h3> <p>Credit score: 660</p> <p>Consumer Affordability View score: 300</p> <p>Monthly predicted capacity: \$225</p> <p>\$750 monthly payment: Unaffordable ✗</p>
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Just how predictive is Consumer Affordability View?
Compared to a traditional risk score alone, adding **Consumer Affordability View** to help predict the likelihood of delinquency can offer a

KS lift of up to 4.5%

And it's not just powerful — **it's also exceptionally versatile**

With distinct values for installment and revolving trades, Consumer Affordability View is an adverse-actionable, FCRA-compliant tool that's fit for a range of use cases across your business landscape.

<p>Prospecting Laser focus pre-screen campaigns to match prime candidates with the most compelling offers.</p>	<p>Origination Level up your decisioning, right-size credit limits, and boost efficiency by minimizing files that require manual review.</p>	<p>Account management Segment your portfolio to uncover hidden pockets of risk and opportunity, plus promote responsible lending.</p>
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Bring enhanced decisioning and responsible lending within sight

Optimize your decisioning with Consumer Affordability View today.
equifax.com/cav

