



EQUIFAX®

3 reasons why being first matters

**AND WHY IT HELPS TO HAVE EQUIFAX
IN PRIMARY POSITION**

Credit.

Not just a three-digit number and an accumulation of payment histories, but a crucial factor in helping people live their financially best lives.

In a world accustomed to fast-paced interactions and transactions, consumers expect the lending process to be the same. Which means moving quickly to make real-time decisions while accurately assessing risk and providing seamless experiences — **all while trying to overcome your own challenges, such as:**



Ensuring you can meet the increasing needs and demands of customers;



Facing growing pressures from new and existing competition;



Staying within shrinking margins; and



Having confidence in the data driving decisions.

With all this going on, how do you ensure you're accurately evaluating new customers and making sound decisions?

¹<https://www.iperceptions.com/blog/customer-experience-statistics>



67% of consumers say their expectations for a good experience are higher than ever.¹



By starting ahead

With robust consumer credit data from Equifax

Where you start determines the outcomes you'll get. And having the most accurate and up-to-date credit data provides better visibility into consumers and their risk levels — for smarter lending decisions long-term.

Equifax doesn't just excel with credit data; we outperform the rest.

With three fundamental principles, we help you **start strong and finish even stronger.**



Quality data improves accuracy:

Get expanded, quality data on the first pull for more accurate consumer risk evaluation.



Expanded data creates decisioning flexibility:

Get a broader and deeper view of consumers to strengthen your decisioning flexibility and provide better offers.



Quick deployment is key to enhanced experiences:

Hit the ground running faster with Automated Program Interfaces (APIs), streamlined operations, and secure deployments for improved experiences.

Not convinced?

Let's look at three reasons why other businesses made Equifax their primary credit provider — and why you should, too.

REASON #1

More accurate and expansive data

Having quality, comprehensive data from the start is critical in adequately evaluating consumer risk when underwriting loans.

With Equifax as your primary credit provider, you don't just get core credit data. You can also layer in **expanded data**, like consumer-permissioned and unique alternative data, for **deeper visibility** into consumers.

And you get all this data on the first pull.

This means faster and more predictive credit decisions for you, and quick access to credit for consumers.

Customers have stated that our data and solutions perform **better than the competition** — a determining factor in making Equifax their primary credit provider.

1

¹Based on internal studies using Equifax credit file data.



Equifax data spans
222M+ consumers,
representing approximately
90% of the credit-eligible
U.S. population.¹



REASON #2

A flexible, single source for all your solutions

When it comes to making quick, accurate decisions, having all your data and solutions in a single location, from a single source can make a world of difference.

With solutions at the enterprise level, Equifax can support this consolidation.

We can also tailor solutions and even separate them by price point to help you determine which best meet your needs.

Equifax customers have stated that this **flexibility and ease of doing business** was one of the main reasons they decided to make us their primary credit provider.

Equifax was ranked #1 in the “Ease of Doing Business” category of a recent customer survey — **9 points higher than the next best competitor.**¹

¹Rank derived from 2018 Equifax Customer Value and Competitive Evaluation Study and based upon ratings provided by businesses who use credit reports from one of three nationwide credit reporting companies.

REASON #3

It's a partnership

Customer service and the relationship with your sales manager can be key in determining who you do business with.

At Equifax, we're always innovating and evolving to ensure you have what you need to continue to grow your business profitably.

Our "door" is always open; we're accessible, creating more than just another vendor relationship, but one based in partnership and co-innovation.

Many of our customers have said that the connections they've built with Equifax as their primary credit provider are **instrumental** to the quality of their credit-granting experience.

3

We make it easy to do business with us.

Get extensive analytical expertise and unique co-innovation to maximize your investment.



THE POWER OF PRIMARY PULLS FROM EQUIFAX:

A case study

Background/situation:

A top-five retail credit card customer was looking to increase their scorable rates, reduce delinquency rates, and increase approval rates.

What we did:

We utilized unique modeling innovations and expansive alternative data to help improve their origination metrics.

The results:

By leveraging our core credit data, patented NeuroDecisioning™ Technology, and alternative data, like utility data, income and employment data, and more, our customer realized:



An 8% increase in scorable rates from 87% to 95%.
(A 20% increase for consumers with thin files.)¹



A 5.2% decrease in delinquency rates while still upholding approval rates.¹

An increase in approval rates, without increasing delinquency rates, could result in a \$21.6M lift in profits, per year.¹

¹Equifax D&A





EQUIFAX

NOT ALL CREDIT BUREAUS ARE CREATED EQUAL.

Put Equifax in primary position to experience the difference firsthand.

Accurately assessing risk requires quick access to comprehensive consumer credit information. That means starting with the best data available and the best data partner: **Equifax**.

With us as your primary credit provider, you get expansive core credit data, enhanced with consumer-permissioned data and unique alternative data, from the start for faster decisions and quicker onboarding.

If the foundational data you're using isn't at its strongest, you're already behind.

Start ahead with Equifax.

Contact your sales rep today for a free retro analysis to see how we can help you improve portfolio performance.

equifax.com/startahead