

Consumer IncomeView

Unmatched Alternative Intelligence Tools and Methodologies for Unsurpassed Accuracy

KEY BENEFITS

Make stronger, more confident decisions by more accurately estimating consumer income

Better understand risk at every stage of the consumer lifecycle – from prospecting and acquisition to account management and collections

Improve risk management and marketing across multiple industries such as financial services, auto, card, insurance, communications, healthcare and retail

Used for credit risk management including current portfolio assessment, charge-off look back, and validation of stated income post-booking

Database governed by requirements of the Fair Credit Report Act to comply with underwriting standards

Better Income Assessment = Better Decisions

Consumer IncomeView™ helps lenders assess consumer income quickly, efficiently and requires no effort on the consumer's part to provide pay statements, W2s or other proof of income documents. With Consumer IncomeView, you now have a fast, affordable way to more accurately assess and estimate income, while delivering a frictionless consumer experience.

More Accuracy, Performance and Predictability

Consumer IncomeView combines consumer credit information with our proprietary data assets that better manage risk and drive stronger growth with a deeper understanding of consumer financial behavior. This next generation model delivers more accurate minimum income estimation. For example, if the model outputs an estimated income of \$60,000, 77% of the time the consumer's true income will be that amount or greater.

Combining our multisource, propriety data assets with neural network technology and the power of machine learning techniques not only significantly improves model performance, but exponentially improves the accuracy of income estimation. Additionally, Consumer IncomeView is used across multiple industries for prospecting, customer acquisition, account management and debt management.

The Proof is in Results

Recent validations using consumer income from large, regional financial institutions showed strong, outstanding model performance when compared with an older version.

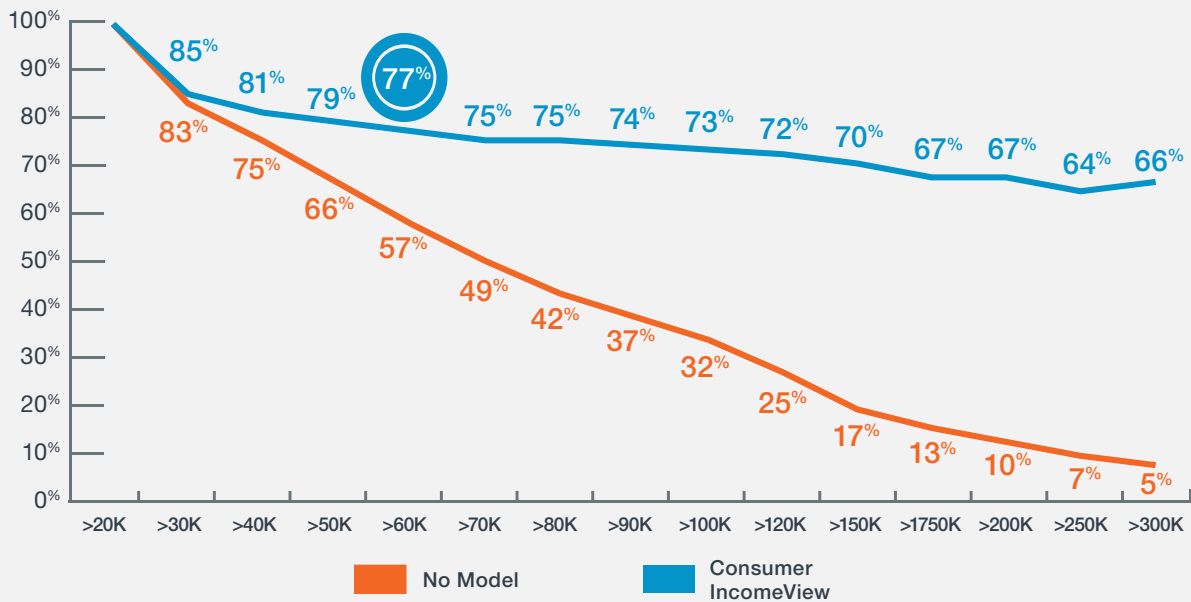
Consumer IncomeView was evaluated on a client sample with a scorable rate of 94 percent, demonstrating its ability to score the vast majority of consumer names. Likewise, the solution also offered improved income estimation accuracy.



EQUIFAX®



One Tail Accuracy Metrics



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Consumer IncomeView provides more accurate income estimation and enables businesses to score more consumers. Our advanced modeling techniques and unique proprietary data, combined with a much larger base of verified income, will help strengthen your consumer strategies and drive better business decisions now and in the future.

Why delay? Start identifying and targeting the best consumers today!

CONTACT US

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