



## Consumer Attributes

Enhance decisioning with the industry's most powerful attributes portfolio

From regulatory updates to economic conditions, the lending industry is changing — fast. Consumer finances are shifting just as quickly.

Advancing your decisioning to better reduce risk and uncover more viable prospects requires a more detailed view of financial behaviors. And, accurate, simplified consumer information vs. complex, raw data is vital.

### Level up your decisioning models with Equifax

Consumer Attributes are the foundation to making strategic decisions across the customer journey.

Equifax has the industry's largest, most powerful collection of attributes to help improve your model performance, and, ultimately, profitability. Choose from our off-the-shelf, market-driven, configurable, or customized offerings with a portfolio that includes:

**Credit data attributes:** The most comprehensive view of traditional credit and financial history.

- **Point-in-time:** Insights into consumer behaviors like ability to pay, loan accommodations, account balances, and more.
- **Trended attributes:** A view of financial behaviors over time, like periodic spending, payment history, and debt reduction.

### Key benefits

**Enhance predictability** with over 7,000 attributes across more than 60 industries

**Save time and money** by using our established, turnkey attribute packages

**Increase access to credit** through a broadened view of consumers

**Reduce portfolio risk** by identifying behaviors that show shifts in ability to pay

**Expand and scale** as you grow your share of wallet and improve long-term customer value

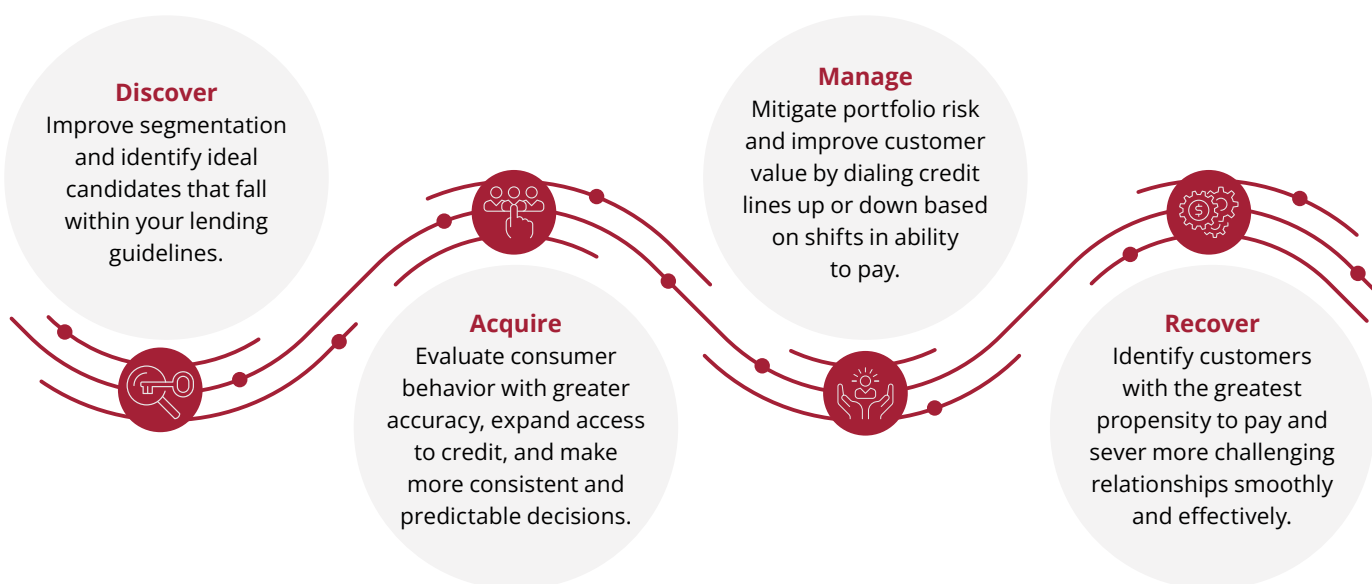
**Improve speed to market** with consistent attribute updates and periodic new developments

**Alternative data attributes:** Consumer insights not found on traditional credit reports that offer a more complete financial picture.

- **Specialty finance:** Payment and lending history data from non-traditional banks/lenders.
- **Telco and utility:** Account and payment data on pay TV, water, electric bills, and more.
- **Consumer-permissioned banking:** Banking transaction data (balances, deposits, etc.) collected from 7,700+ participating U.S. financial institutions.

### Data and insights that make an impact

Built on proven credit and alternative data, Consumer Attributes from Equifax are driven by patented analytic techniques. And, we're the first to build and manage this type of portfolio in the cloud, which enhances security, scalability, cost-efficiency, and flexibility for our customers — across the customer journey.



### Even more ways we set the standard

- **Keeping pace with industry shifts:** We continually update our Consumer Attributes offerings to ensure we're aligned with changing compliance regulations, macroeconomic and industry trends, and more.
- **Multiple deployment options:** Access our Consumer Attributes easily and with more flexibility across platforms than ever before. All of our attributes can be accessed in Equifax Ignite®, our cloud-based analytic environment, for predictive analytics, streamlined decisioning, and deployment.
- **Customizable solutions and support:** Our attributes are available off-the-shelf and/or are configurable. You can even partner with our team of experts to innovate a solution together.

## Consumer Attributes portfolio from Equifax

Package	Use case description	Equifax Ignite enabled	Multi-bureau enabled
<b>Credit data attributes</b>			
<i>Attribute library</i>	Our most powerful and extensive library of consumer attributes leveraging data available through the Equifax traditional consumer credit file. Our attribute library can be used to identify a set of attributes that is the best fit for a specific goal and deployed through one of our configurable attribute packages.	✓	✓
<i>Essentials</i>	A collection of the most predictive and utilized attributes for use in risk modeling. This package can speed up and simplify the development of FCRA-compliant risk models while offering improved stability and increased flexibility.	✓ Upon request	✓
<b>Loan product specific</b>			
<i>Communications and digital media</i>	Help predict the likelihood of a new communications tradeline (e.g., subscription-based cable or satellite TV services, wireless services) and/or utilities tradeline (e.g., natural gas, electricity) becoming 61+ days past due within 12 months.	✓ Upon request	✓
<i>Credit card</i>	Helps predict the likelihood of a credit card tradeline becoming 90+ days past due within 24 months.	✓	✓
<i>Unsecured lending</i>	Helps predict the likelihood of an unsecured tradeline (e.g., personal loan, student loan) becoming 60+ days past due within 12 months.	✓	✓
<b>Market-driven attributes</b>			
<i>Ability-to-pay</i>	Helps to facilitate an assessment of a consumer's ability to pay, including compliance with Regulation Z guidelines related to the consideration of a consumer's ability to pay. These attributes include an estimated monthly consumer income, multiple variations of a consumer's monthly debt obligations summarized from the consumer's credit file, and two variations of both debt- to- income ratios and monthly disposable or "residual" income.	✓	
<i>Accommodation</i>	Helps surface insights into possible accommodations. Possible accommodations can help identify patterns indicating financial distress. These attributes cannot be used for adverse action.	✓ Upon request	
<i>Early payment default</i>	Helps predict the likelihood of a new unsecured tradeline (i.e., opened in the past month) becoming 60+ days past due within 6 months.	✓ Upon request	
<i>Inflation and rising interest rates</i>	Helps improve your understanding of how rising interest rates are affecting your portfolios. Helps identify which consumers may be at risk of default driven by inflation and interest rates.	✓	
<i>Student loan deferment</i>	Helps illustrate which consumers have student loans, whether they are under accommodation, and what the balance and payment history of the loans are. Focused on showing who would be impacted by changes to accommodation or loan forgiveness status and what the potential impact might be.	✓	

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## Credit data attributes

Trended attributes			
<b>Activation and periodic spending</b>	Helps identify consumer use, balance spikes, or seasonal spend trends in their revolving tradelines over 1 to 12 months, 1 to 24 months, and 13 to 24 months.	✓	
<b>Payment behavior and debt reduction</b>	Helps identify consumers who are exhibiting elevated credit stress and consumers who are paying down balances in the last 6, 12, and 24 months, including a prepay indicator to help predict upcoming payments.	✓	
<b>Transactor-Revolver</b>	Helps distinguish between consumers paying off more than 90% of monthly balance (Transactors) and consumers paying off less than 90% of monthly balance (Revolvers). Includes three behavior flags that indicate consumer level transactor or revolver behavior in 6, 12, and 24 months.	✓	
<b>Trended</b>	Helps reveal unique sets of consumer behavior trends and credit characteristics by leveraging 24 months of tradeline data, including spending patterns, credit utilization, wallet share, and propensity to open, activate or transfer a balance.	✓	

## Alternative data attributes

<b>Consumer-permissioned banking</b>	Helps offer insights into consumer banking behaviors and bank transaction data available by direct consent and permission of the subject consumer. The specific contents of this package of attributes will be determined based upon the accounts where consumers have granted access, and attributes may contain a different combination of an account and transaction information.	✓	
<b>Specialty finance — DataX</b>	Helps offer a distinct view of a consumer's tradelines, payments, and inquiry activity from the DataX, an Equifax company, consumer reporting database that is not available through a traditional credit report. This is compiled from short term loans, installment loans, and lease-to-own/rent-to-own applications.	✓	
<b>Specialty finance — Teletrack</b>	Helps offer a distinct view of a consumer's tradelines, payments, and inquiry activity from the Teletrack, an Equifax company, consumer reporting database that is not available through a traditional credit report. This is compiled from short term loans, installment loans, and lease-to-own/rent-to-own applications.	✓	
<b>Telco and utility</b>	Helps offer consumer information from the National Consumer Telecom and Utility Exchange® (NCTUE) database, a third-party member-owned consumer reporting database, including Pay TV, Utilities, mobile, and landline, as well as connection and disconnection history, balance, payments, tenure, derogatory accounts specific attributes and worst account status.	✓	

### Ready for a better view of consumer behaviors?

Take a closer **look at how Consumer Attributes from Equifax can help you** identify opportunity, minimize risk, and maximize profitability today.

[equifax.com/business/product/consumer-attributes/](https://equifax.com/business/product/consumer-attributes/)

<sup>1</sup> Equifax Data & Analytics