



**EQUIFAX**<sup>®</sup>

## Consumer Attributes

### Enhance credit decisioning with the industry's most powerful attributes portfolio

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

Advancing your credit 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.

#### Level up your decisioning models with Equifax

This simplified, summarized data — also known as credit attributes — is foundational to making strategic decisions across the customer journey.

Equifax has the industry's largest, most powerful collection of attributes to help improve your predictability, 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:** Real-time, accurate 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.

**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.
- **Telecom and utility:** Account and payment data on cable, water, electric bills, and more.
- **Consented bank transaction:** Consumer-permissioned banking data from 7,700+ participating U.S. financial institutions.

**Non-credit data attributes:** Non-FCRA economic, wealth, identity, and geographical data that provides a targeted view of consumers.

#### Key benefits

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

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

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

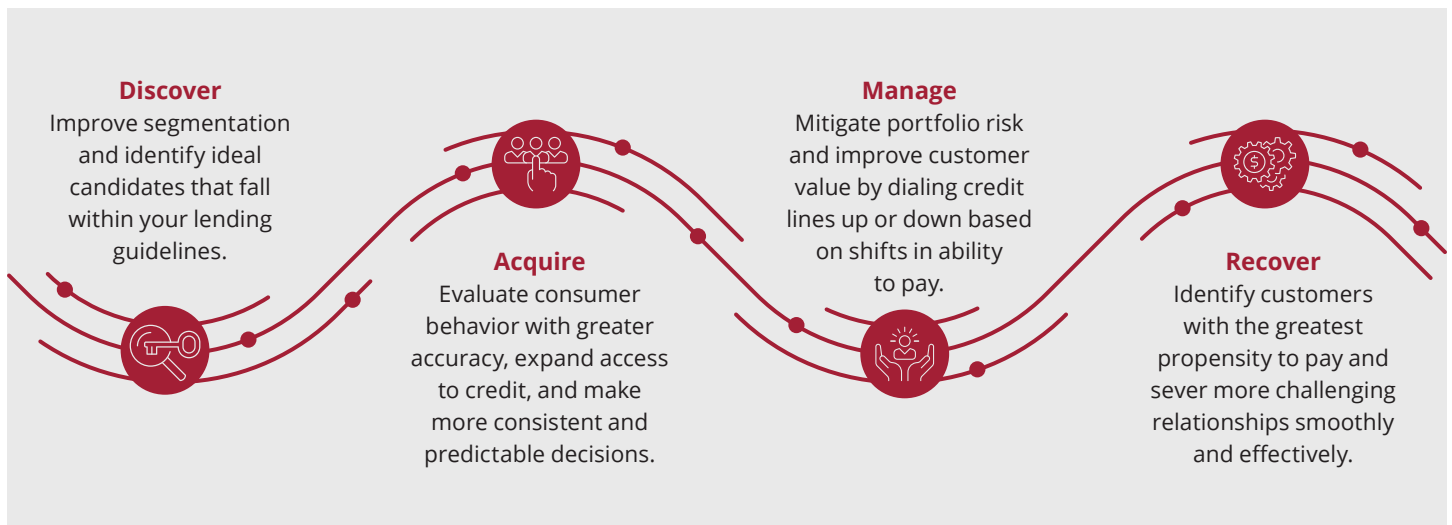
**Expand and scale** as you grow your share of wallet and improve long-term customer value

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

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

## 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:** Integrate and deploy your attributes in a variety of ways, from traditional models and score overlays to rules definitions and custom analytical projects.
- **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.

## 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/credit-attributes](https://equifax.com/business/credit-attributes)

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