



# Start ahead

With broad consumer data for more accurate credit decisions



Access to credit keeps everyday life moving forward for consumers. And they expect you to move fast in the process. Which means you need to quickly assess risk to make real-time decisions, in addition to providing a consistently positive experience and the best terms.

But, as you're trying to meet these increasing demands, you're also facing hurdles like:



**Ensuring you're working with the right customers**



**Fostering valuable customer relationships**



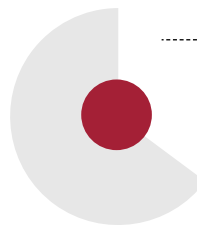
**Experiencing pressure from new and existing competition**

## So how do you overcome these challenges while accurately evaluating new customers?

By starting with robust consumer credit data from Equifax.

Accurately assessing risk requires access to comprehensive and up-to-date credit files. With Equifax, you get expansive core credit data, enhanced with consumer-permissioned data, from the start for more predictive decisions and quicker onboarding. And, our best-in-industry algorithms provide more extensive search results.

If the foundational data you're using isn't at its best, you're already behind. Start strong with quick access to more up-to-date and reliable credit files from Equifax.



**67% of consumers**

say their standards for a good experience are higher than ever.<sup>1</sup>

**equifax.com**

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

## Start strong. Finish stronger.

With a better foundation for smarter decision-making

Not only does Equifax help you start ahead with the deep consumer credit data needed to accurately assess risk, but we're invested in your success throughout the lending journey. That's why we make sure you also have tools and expertise that help you achieve positive outcomes, like better decisions and more approved loans.



## The fundamentals for confident credit decisions



### Quality data improves accuracy

Get up-to-date information on the first pull for a better view of consumers and smarter lending. Our data covers 222 million consumers, giving you a detailed credit file on 97%<sup>1</sup> of the pulls.



### Quick deployment is key to enhanced experiences

Hit the ground running with APIs that help improve operational efficiencies, enabling quick deployment and faster time to market.



### Expanded data creates decisioning flexibility

Get a jump start on risk with a decisioning solution that puts the credit file at the center. Then, layer in alternative sources, like cell phone and pay TV data, short-term loans data, and more for an even broader view.



### Collaboration maximizes business growth

Make the most of your investment by leveraging our extensive analytical expertise. We've made it easy to co-innovate with us, so you get high value and can continue to grow your business profitably.

Don't fall behind. Make faster, more accurate consumer credit decisions today with Equifax.

Your outcomes are only as strong as the data that powers them.

**Contact us today** to get a retro analysis and see the lift in performance firsthand.

[equifax.com](https://www.equifax.com)

**Equifax was ranked #1** in the "Current, Up-to-date Credit Information" and "Ease of Doing Business" categories of a recent customer survey.<sup>2</sup>

<sup>1</sup> Based on internal studies using Equifax credit file data. Ninety-seven percent return may not happen for everyone.

<sup>2</sup> Rank 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.