

# Data That Makes a Difference

## 4 Stories of Equifax Customer Success

More targeted decisions. Faster outcomes. Growth at scale. There are many ways that unique, multisource data can help you uncover and capitalize on business opportunity. But cloud-to-cloud data sharing that enables quick and easy integration, management, and use of the *right* data is what really brings this opportunity within sight.

Let's look at some examples of Equifax customers **unlocking deep insights — fast — using our highly specialized datasets on leading cloud data platforms.**



### Success Story #1 Investment Firm Redefines Models with Granular Data

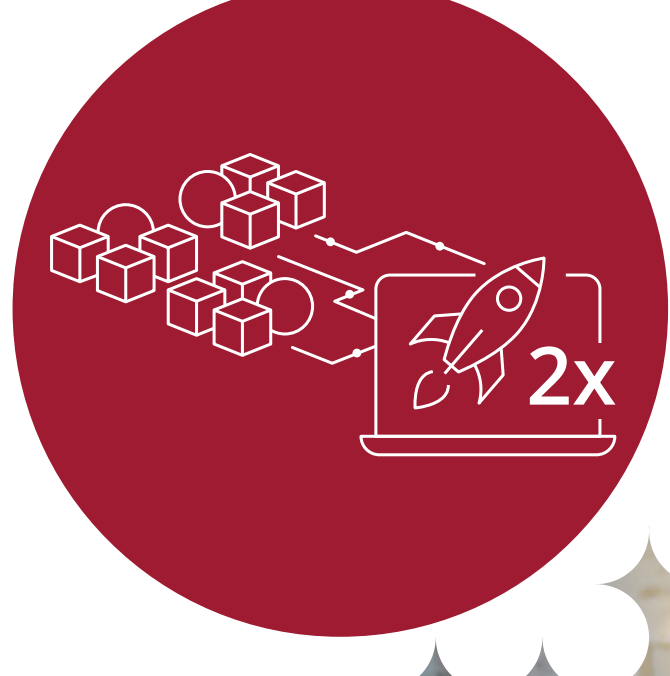
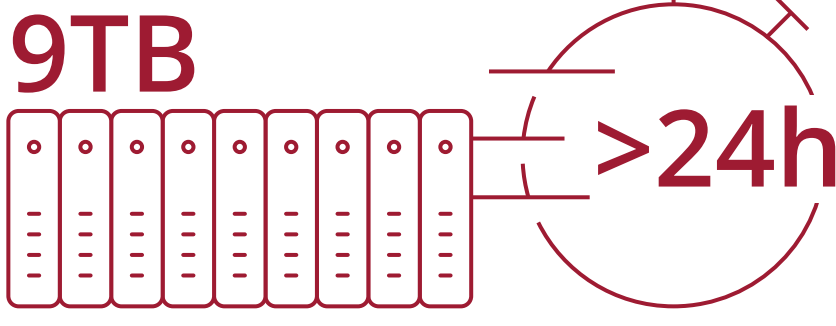
**The Situation**  
A global alternative investment firm with \$38B in capital wanted to redefine its default and prepayment models that were previously built on aggregated data.

The firm was seeking more granular data to effectively price consumer asset-backed securities and whole loan pools.

**The Solution**  
The firm discovered **Analytic Dataset** on the Marketplace and reached out to Equifax.

This Equifax solution stood out from the competition in four key ways:  
1. Data granularity  
2. Data delivery speed  
3. Consultative sales approach  
4. Value articulation

**The Results**  
Equifax delivered a full historical data file (2005 to present) across all asset classes — more than **nine terabytes of data** — in **less than 24 hours**.



As a result of direct cloud-to-cloud data sharing, in-depth product knowledge, and technical consultation from Equifax, the investment firm was able to **accelerate its model redevelopment and query data 2x faster** than with traditional methods.

### Success Story #2 Luxury Retailer Improves Segmentation with Accurate Income Data

**The Situation**  
A luxury retailer wanted to better understand the financial and demographic profile of its active customers — to enhance customer experience personalization, improve campaign ROI, and increase customer retention.

Given the retailer's high-income customer base, income data from other providers was insufficient for the company's segmentation needs. It was seeking a new information source but required data access via its preferred cloud data platform.

**The Solution**  
**Income360 from Equifax** provides a view into estimated household income up to \$2M and looks beyond income from wages alone.

The retailer provided its encrypted customer file, income data was appended, and the encrypted file was returned — seamlessly from cloud-to-cloud.



**The Results**  
The retailer drastically **improved its segmentation**, because of the granularity and accuracy of Income360 data — a critical outcome since more than half of its customers have a household income of \$150K+ (compared to the national distribution of roughly 25%).

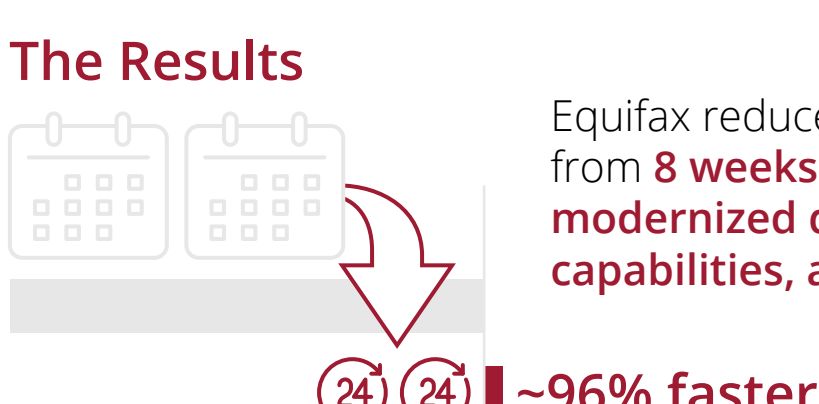
The retailer is also **planning to increase volumes** and is exploring the potential to receive net-new leads of households that earn more than \$150K but have not shopped with the store before.



### Success Story #3 Credit Union Association Uncovers Lending Patterns with Fast Delivery of Credit Data

**The Situation**  
A credit union association was interested in looking at key lending patterns from credit unions and the larger lending market, particularly in disadvantaged communities.

**The Solution**  
The association opted to use anonymous, loan-level data for 10% of the U.S. credit active population from **Analytic Dataset**, because the industry code field identifies trade line by credit union, bank, and non-bank finance.



Equifax reduced the association's data delivery from **8 weeks to 2 days**. They were thrilled with the **modernized data experience, the analytic capabilities, and the short query times**.

Now, the association publishes a **monthly Credit Union Auto Lending Report** based on data from Analytic Dataset.



### Success Story #4 Consulting Firm Shifts to On-Demand Prescreens with Faster Data Access

**The Situation**  
The marketing services arm of a global credit risk management software and consulting firm supports credit union lending with targeted prescreen offers.

The firm needed more timely access to fresh credit marketing data to deliver prescreen programs on demand vs. monthly.

**The Solution**  
The firm was already receiving the **Prospect Database (PDB)** from Equifax, but the monthly 2.6TB data file was delivered via traditional SFTP, which took several days and required customer resources to receive and integrate the data.

**The Results**  
Equifax enabled the delivery of PDB through direct data sharing, reducing delivery time from days to hours and making data on **220M consumers more readily available to the firm**.



“We are very happy with the monthly refresh timing and the flexibility we gain by having **220M consumers readily available**. We are now **able to provide prescreens on demand** as opposed to a once-per-month schedule as we had in the past. We can also **save our customers the cost** of prescreening prospect lists purchased from third-party data providers by extracting their prospect lists...while performing the prescreen.”



## Ready to Scale Your Business with Differentiated Data?

Equifax partners with leading cloud platform providers, including Amazon Web Services, Google Cloud, and Snowflake. Leverage the power of the Equifax Cloud® to unlock the insights you need, where you need them.