



**EQUIFAX**<sup>®</sup>

# Bring more borrowers into view with non-traditional credit data

## Introducing the DataX Credit Report from Equifax

Non-traditional credit data can provide valuable insight into non-prime borrowers. But these datasets can be hard to come by, and therefore are often missing from consumer financial profiles. What if you had access to this unique information? Would you use it as an opportunity to broaden your view of non-prime consumers? Now's your chance.

### **Discover more profitable prospects with specialty finance data**

Uncover legitimate non-prime borrowers with real-time intelligence from DataX. This insight extends beyond traditional credit reporting to offer detailed, transaction-based information across a variety of payment methods — like checks, cash, money orders, Automated Clearing House (ACH), and more.

And it's all reported directly from specialty finance creditors without supplementation from third-party sources like payment processes. Get an in-depth, multi-dimensional view of non-prime consumers for a jump start on risk and smarter lending decisions.

### **Maximize portfolio performance with the DataX Credit Reporting**

The DataX Credit Report from Equifax provides access to a comprehensive repository of unparalleled alternative data around demographics, tradelines, and payment histories for millions of non-prime consumers. The database is one of the largest of its kind, and we process more non-prime lending transactions than any other provider in the space. That means you get more and better information on payday loans, installment loans, subprime credit cards, and other non-traditional credit sources for reduced risk and optimal portfolio performance.

### **How does DataX get its data?**

Through unique, exclusive access to industry-leading specialty finance and alternative lenders. These partnerships, and our proprietary auditing program, help ensure the information provided is accurate and up to date. You get a report full of everything you need to make more informed lending decisions, including:

- **Application information**
- **Conflict indicators**
- **Unique identifiers**
- **Tradeline summaries**
- **Payment history details**

**DATA X**  
An Equifax Company

## Comprehensive data reduces risk and empowers decisions

Without a big-picture view of non-prime borrowers, you could be funding loans for consumers with poor payment behavior. On the other hand, you could also be overlooking consumers who are more creditworthy than they seem at first glance

With access to non-traditional payment histories — with the frequency of successful installments serving as a positive performance indicator — you can identify the non-prime prospects who are most likely to fulfill their loan obligations.

## The importance of reporting to DataX

**Data quality and accuracy:** As part of a rigorous process for data hygiene, all contributors get an audit and report card to ensure the highest quality data for everyone.

**Data freshness:** Daily uploads of data confirms data accuracy and validity in almost real-time.

**Flexible file formats:** Data is accepted in many formats and delivered in API or batch.

**Faster onboarding:** DataX will get you running quickly, requiring little investment of time and resources.

## A sample DataX payment report

### Payment Detail

Method	Type	Transaction Date	Amount	Return Date	Return Reason Code	Return Message	
CARD1	DEBIT	2020-03-14	90.00	N/A	R	R-Return	Card Returned
CARD1	DEBIT	2020-03-14	90.00	N/A	R	R-Return	Card Returned
CHECK	DEBIT	2020-02-09	90.00	N/A	R	R-Return	Check Returned
CHECK	DEBIT	2020-01-24	300.00	N/A	N/A	N/A	Loan Funded
ACH	DEBIT	2019-07-18	60.00	2019-07-18	R02	Account Closed	Bank account closed by consumer
ACH	DEBIT		60.00	2019-07-18	N/A	N/A	
ACH	DEBIT		30.00	2019-07-16	R01	Insufficient Funds	
ACH	DEBIT		60.00	2019-07-16	R01	Insufficient Funds	Debit attempt and NSF fee attempt result in NSF returns
ACH	DEBIT		30.00	N/A	N/A	N/A	
ACH	DEBIT	2019-07-14	60.00	N/A	N/A	N/A	
ACH	DEBIT	2019-07-11	60.00	2019-07-11	R01	Insufficient Funds	Debit attempt results in NSF return
ACH	DEBIT	2019-07-09	60.00	N/A	N/A	N/A	
ACH	CREDIT	2019-06-24	200.00	N/A	N/A	N/A	Loan Funded or Credit Extended

### Charge-off Recovery

Charge-off Date	Skip Amount	Recovery Date	Recovery Amount
2019-02-26	510.00		

## How well do you know your potential customers?

Start ahead with broadened insight into non-prime borrowers with the DataX Credit Report from Equifax. The crucial intelligence you need to uncover more creditworthy consumers and make smarter ending decisions.

Contact us today to learn more and set up a free demo.  
[equifax.com/startahead](https://equifax.com/startahead)