

From Signals to Certainty

How Leading Firms Are Winning with Real-world Consumer Data

Capital markets move on signals. The challenge is finding ones that are timely, reliable, and actionable. That's why leading firms are seeking new data sources and delivery methods that ground their analysis in real-world consumer behaviors — not hypothetical market models. All so they can sharpen forecasting, strengthen risk models, and surface new opportunities at the speed of the market.

Let's look at a couple examples of how leading firms leveraged real-world consumer data and cloud-to-cloud data sharing to inform and accelerate critical decisions.

Success Story #1 Private Equity Firm Speeds Due Diligence On a \$1B+ Deal

The Situation

A world-leading private equity firm needed to better understand the specialty finance lending market as part of its due diligence for an **impending \$1B+ acquisition**.

With a deadline fast approaching, the firm needed to identify the right dataset to meet their needs and activate **quickly**.

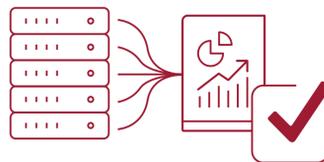
The Solution

Equifax recommended **Analytic Dataset**, which provided the firm with **17 years** of anonymous, loan-level data for 10% of the U.S. credit active population.

Since the dataset was delivered to the client via cloud-to-cloud sharing, **delivery was expedited from weeks to 2 days**.

The Results

With near-immediate access to this robust dataset, the firm was able to quickly **validate the price it was paying** for the lending company and move forward with its \$1B+ acquisition.



The firm **realized the value these insights could add to its full portfolio** and opted to leverage Analytic Dataset as part of a more holistic evaluation strategy going forward.



Success Story #2 Investment Firm Cuts Querying Time in Half

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

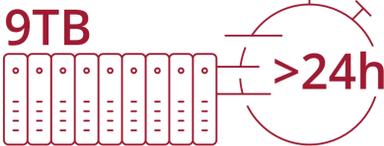
The firm discovered **Analytic Dataset** and reached out to Equifax.

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.



Drive Certainty at Scale

Leverage the power of Analytic Dataset to reduce lag in your decision-making and gain a clearer view of consumer-driven trends. Now available on Google Cloud for effortless access and intelligent querying via BigQuery.

[Explore Analytic Dataset](#)