



EQUIFAX®

Equifax Ignite AI Advisor

Grow your auto lending business with AI-powered data analysis, predictions, and recommendations

Imagine if your data could talk. What if it could tell you, in plain words, where you're missing the mark, compared to others in the automotive lending market? Or point out pricing adjustments based on trends in your loan portfolio that could help improve your margins, cash flow, and balance sheet?

Now it can. Equifax Ignite® AI Advisor is a visionary cloud-based data and analytics engine that's AI-powered and agentic-AI assisted to provide automotive lenders with easy-to-understand insights and targeted recommendations about areas within their portfolios and lending strategies that need attention or improvement.

Engage with your data like never before.

Equifax Ignite AI Advisor, part of a growing suite of AI-enabled solutions from Equifax, empowers busy auto lenders to quickly build comprehensive, actionable views of what matters most to their business by forgoing the everyday complexities associated with data and analytics.

Anyone within the business, including non-technical users such as marketers, risk managers, business owners, and C-suite executives, can immediately access and understand the data and, more importantly, put it to work growing the business. With Equifax Ignite AI Advisor, lenders can:

- Immediately understand and act on big-picture trends that impact risk and growth strategies.
- Identify and correct hidden or emerging issues with your lending strategy, underwriting workflows, and more based on market-level activities and trends.
- Further optimize performance with pointed recommendations based on where you might be under- or over-performing relative to the market or your peers.

Key benefits

Access immediate, non-technical analytic insights that all teams can put to work in the business

Ask natural language questions and get recommended actions based on historical activity and predictive AI

Build comprehensive customers views, portfolios and lending markets using Equifax expansive data

Boost efficiency with a seamless, inclusive data and analytics experience and single sign-on access

Drive intelligent growth with market-leading agentic AI, solution configurability, automated data governance, and accelerated analytic capabilities

An inclusive data and analytics engine simplifies everything.

Equifax Ignite AI Advisor streamlines everything by bringing together vast data sets (first-party lender data, third-party data, and Equifax data), analytic tools, AI-powered technology, and advanced agentic-AI support that uses natural language to interpret the data and engage lenders — all within a single, cloud-native environment.

Outputs are simplified, delivered as illustrated dashboards that include straightforward insights, predictive actions, plus one-click access to a robust knowledge center, brimming with related content.

Enrich your data. Widen your views. Grow your business.

The foundation of Equifax Ignite AI Advisor is data, but not just any data. In addition to their existing portfolio data and preferred third-party data sets, lenders also gain unprecedented access to extensive global data available from Equifax, including:

- Traditional credit data from our core credit file, which provides coverage of nearly 100 percent of American consumers
- Verified employment and income data from The Work Number®
- High-performing alternative data, including account payment data from the utility, telecommunication, cable, and security sectors, and specialty finance payment data for things like payday loans
- Global commercial credit data, including unmatched coverage of often hard-to-find U.S. small businesses
- Consumer-provided transactional bank data and more

When combined with a lender's existing data, this enriched data can help lenders craft wider, all-angles views of customers, portfolios, and the larger market to uncover critical trends and issues, and unlock exciting opportunities for growth and expansion.

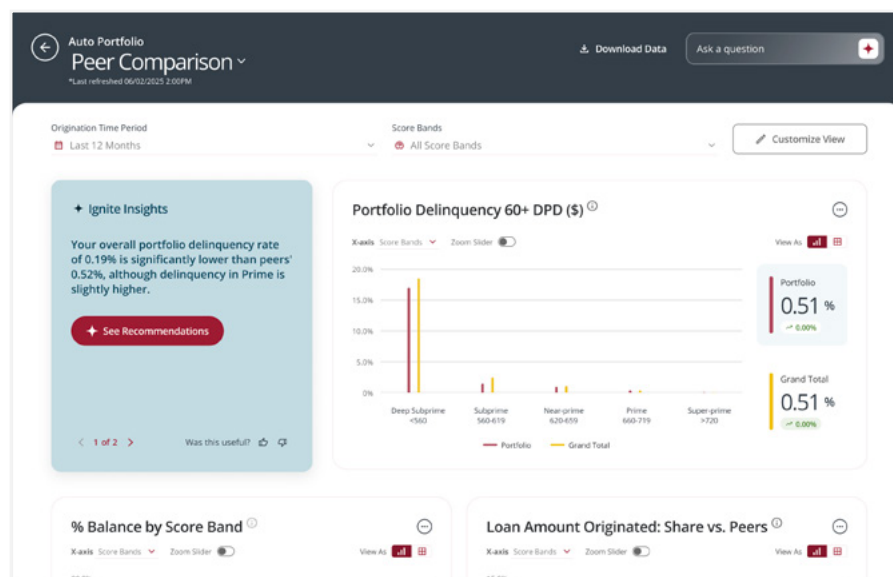
Analytic insights delivered in a human-readable format.

Auto lenders need analytic insights they can easily interpret and act on, without help from a data expert. This is where the Equifax Ignite AI Advisor shines.

Portfolio insights are represented as easy-to-read dashboard illustrations, including dynamic charts and graphs that paint clear pictures of emerging trends, risks, and opportunities across the following categories:

- Wallet share, which reveals what customers are doing with other lenders
- Delinquency rates compared to peers (and over time)
- Peer comparison of key metrics by risk tiers (deep subprime, subprime, near-prime, prime, super-prime)

Outputs are even more simplified, delivered as illustrated dashboards that include straightforward insights, predictive actions, plus one-click access to a robust knowledge center, brimming with related content.



Agentic-AI uses natural language to interpret and further simplify the data and offer practical recommendations lenders might not have considered. This includes:

- Predicted impacts on a lender's business
- Recommended actions a lender can take to resolve a potential issue, drive growth, or otherwise optimize lending workflows and outcomes

The screenshot displays the 'Ignite Insight' dashboard. On the left, a red-bordered box contains a key insight: 'Your overall portfolio delinquency rate of 0.19% is significantly lower than peers' 0.52%, although delinquency in Prime is slightly higher.' Below this, a paragraph explains that while the 'on-us' loan wallet is healthy, the 'off-us' portion, valued at over \$460M, highlights a substantial opportunity for growth. It suggests that a significant number of members are seeking loans from external institutions, and understanding the reasons behind this 'off-us' behavior, particularly across different credit tiers (Deep Subprime to Super-prime), will be key to developing targeted strategies for conversion and retention. At the bottom of this box, there is a feedback prompt 'Was this useful?' with thumbs up/down icons and a red 'Ask a Follow Up' button.

The dashboard is divided into two main columns. The left column, titled 'Recommended Next Steps', contains three actionable items, each preceded by a checkmark icon: 1) 'Focus on 'off-us' loan holders, particularly those in Prime and Super-prime segments, with competitive offers and personalized financial guidance to encourage refinancing or new loan acquisition with you. Leverage data insights to understand specific needs.' 2) 'Review current loan products (rates, terms, features) against competitor offerings, especially for segments where 'off-us' volume is highest (e.g., Near-prime and Prime, as these are large segments overall). Consider introducing new, more attractive loan options or flexible terms to appeal to a wider range of members.' 3) 'Proactively educate members about the full range of your loan products, and the benefits of consolidating loans or seeking...'

The right column, titled 'Recommended Resources', features two resource cards with abstract red and orange graphics. The first card is for 'Market Trends' (May 2025 Consumer Credit: Trends at a Glance), marked as a 5-minute read. The second card is for a 'Topic' (Don't Miss New Opportunities - How You Can Quickly Spot Shifts L...), also marked as a 5-minute read. Below these cards is a section titled 'Explore Our Other Products' which includes a card for 'Equifax Ignite® Marketplace', described as a collection of pre-built, configurable visualization applications and dashboards, with an external link icon.

A robust Equifax knowledge center is accessible within every dashboard. There, users can view content, including: infographics, ebooks, white papers, and blog articles exploring related topics, market trends, best practices, and more.

Take the next step TODAY! Contact us to discover how Equifax Ignite AI Advisor can help you grow your automotive lending business.

equifax.com/business