

How can **Equifax Ignite** help your company advance your analytics and modeling?

Discover how Equifax Ignite® — **a unified, cloud-based analytics environment** — is helping fuel acquisition, risk, and customer management strategies.

The Equifax logo is a red circle with the word "EQUIFAX" in white, bold, sans-serif capital letters. It is positioned in the upper right quadrant of the image, overlapping the woman's shoulder and the background.

EQUIFAX®

**Click to
discover
more:**

Ease data management and gain operational efficiency | Speed model development | Improve acquisition models
Explore new datasets and score more | Gain fast access to data in your analytics environment | Improve risk analytics
Fuel research and gain market perspective | Analyze campaign results | Visualize market trends

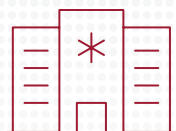
Companies collaborate with our team to explore how **Equifax Ignite** helps make data-driven decisions and keep up with changing market conditions.



Ease data management and gain operational efficiency



GDS Link, a provider of risk management solutions, turned to **Equifax Ignite Direct** to overcome inefficient data management and slow analytics. Now, the company can rely on a **single analytical environment** to manage, access, and analyze data.



2nd Order Solutions, a boutique credit risk advisory firm, was struggling with access to new datasets, inefficient data management, and slow analysis. By using **Equifax Ignite Direct**, the firm can now:

Access and explore more credit and alternative data

Better fuel its research and provide clients with more predictive advice, analysis, and modeling techniques

Speed analytics timelines by 50%



A credit union turned to **Equifax Ignite Direct** to:

Achieve 5x processing power – speeding analysis from hours to minutes

Decrease time from preapproval to offer delivery by **50%**

Speed model development

Lenders can use **Equifax Ignite** to speed model development from months to weeks and reduce time from pre-approval to offer delivery by up to **60%**



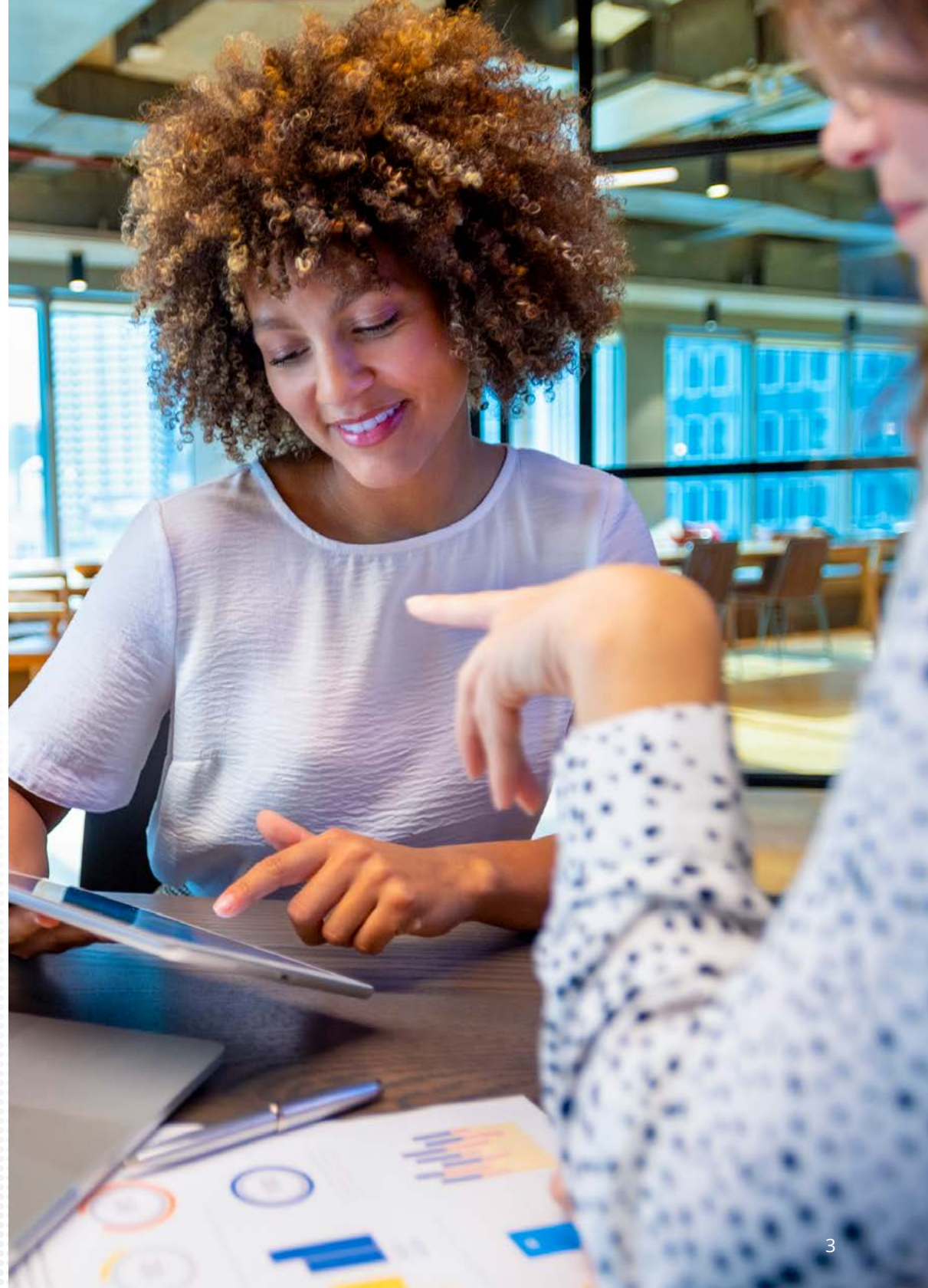
Improve acquisition models

Provider of credit risk services for direct to consumer marketing companies wanted to improve the acquisition risk models it provides to clients. The company used **Equifax Ignite for Prospecting** to:



Explore new datasets such as early payment default and telecom and utility payment data

Build new risk and response model expected to deliver increased lift for its clients' prescreen campaigns





Explore new datasets and score more

Lenders can score up to **21%** more applicants

with access to alternative data available in **Equifax Ignite**.



Fintech innovator used **Equifax Ignite Direct for Financial Services** to explore data for its initial launch of credit products in the U.S. market. The lender used the data to:

- **Size the market** and decide which products to launch first
- **Identify key attributes** and criteria to define its audiences, develop appropriate offers, and predict risk

Lenders can expand their audience.

18% of thin/invisible consumers could qualify for prime/near prime offers by using alternative data available in **Equifax Ignite**.

Gain fast access to data in your analytics environment

Provider of AI-driven lending services accesses Equifax datasets via Snowflake — all in the cloud. Now it can:



Quickly access updated and new datasets in its preferred R&D environment

Rely on federated data to more easily build new models and quickly pivot to meet client needs

Improve risk analytics



Auto lender striving to advance its lending analytics and models used **Equifax Ignite Direct** to:

- **Gain fast access** to new and archived credit data
- **Explore new datasets** such as income, employment, and insurance data
- **Conduct analytics** and test scenarios to improve Prescreen, originations, lost-sales analysis, and competitive analysis



Large bank seeking to improve its risk analytics used **Equifax Ignite Direct** to:

- **Develop new and update existing** custom risk models for online and offline use
- **Analyze** customer segments against internal benchmarks
- **Better understand** hidden risk of student loan borrowers
- **Explore data** to boost prospecting efforts



Fintech that offers BNPL seeking to update its loan decisioning model used **Equifax Ignite Direct for Financial Services** to:

- **Explore new credit** and alternative datasets, combined with its own loan data
- **Expand its population** of accepted BNPL customers while maintaining consistent risk



Fuel research and gain market perspective

Access trended and archived data available in Equifax Ignite



National retailer seeking data to fuel marketing programs used **Credit Trends** to:

Gain insight on macro consumer behaviors for card and other lending products

Better understand balances, originations, and delinquencies



Lenders can use **Archives on Demand** to access comprehensive data to support marketing, risk, and research efforts:

1,000s of attributes | **20** years of historical data

Bank seeking to update and create new credit decisioning models accesses archive credit data via **Equifax Ignite** to:

- **Analyze and test** historical credit and alternative data
- **Develop new** and more predictive scorecards
- **Validate existing models** to guide lending decisions



Credit issuer wanted to explore card activity during a period of economic uncertainty. The company used **Credit Trends** to:

- **Analyze data** on changes in credit lines and delinquencies and compare averages to its own card portfolios
- **Discover average changes** in score thresholds for new cards during the turbulent economy



Financial services firm seeking to validate risk and acquisition models of a newly acquired credit card portfolio used historical and trended data to:

Gain confidence in transitioning existing cardholders to the new version of the card

Meet risk thresholds as new cardholders apply and transact



Credit card provider focused on prime and below prime segments wants to identify new qualified prospects and advance acquisition efforts. Company achieves its goal to produce “smarter Prescreen lists” with a **multi-faceted solution**:

Equifax Ignite Direct:

Test scenarios and enhance models

with a cloud-based analytics ecosystem

Archives on Demand via Equifax Ignite:

Access and analyze **15+** years of historical credit data and trends

Campaign Insights Dashboard:

Analyze campaign results and inform future decisions

Access to alternative data via

Equifax Ignite: Explore data beyond traditional credit to

identify new audiences

Analyze campaign results

Use Equifax Ignite Marketplace applications for data visualizations

Provider of credit risk services for direct to consumer marketing companies seeking to understand results of its acquisition campaigns used **Campaign Insights Dashboard** to:



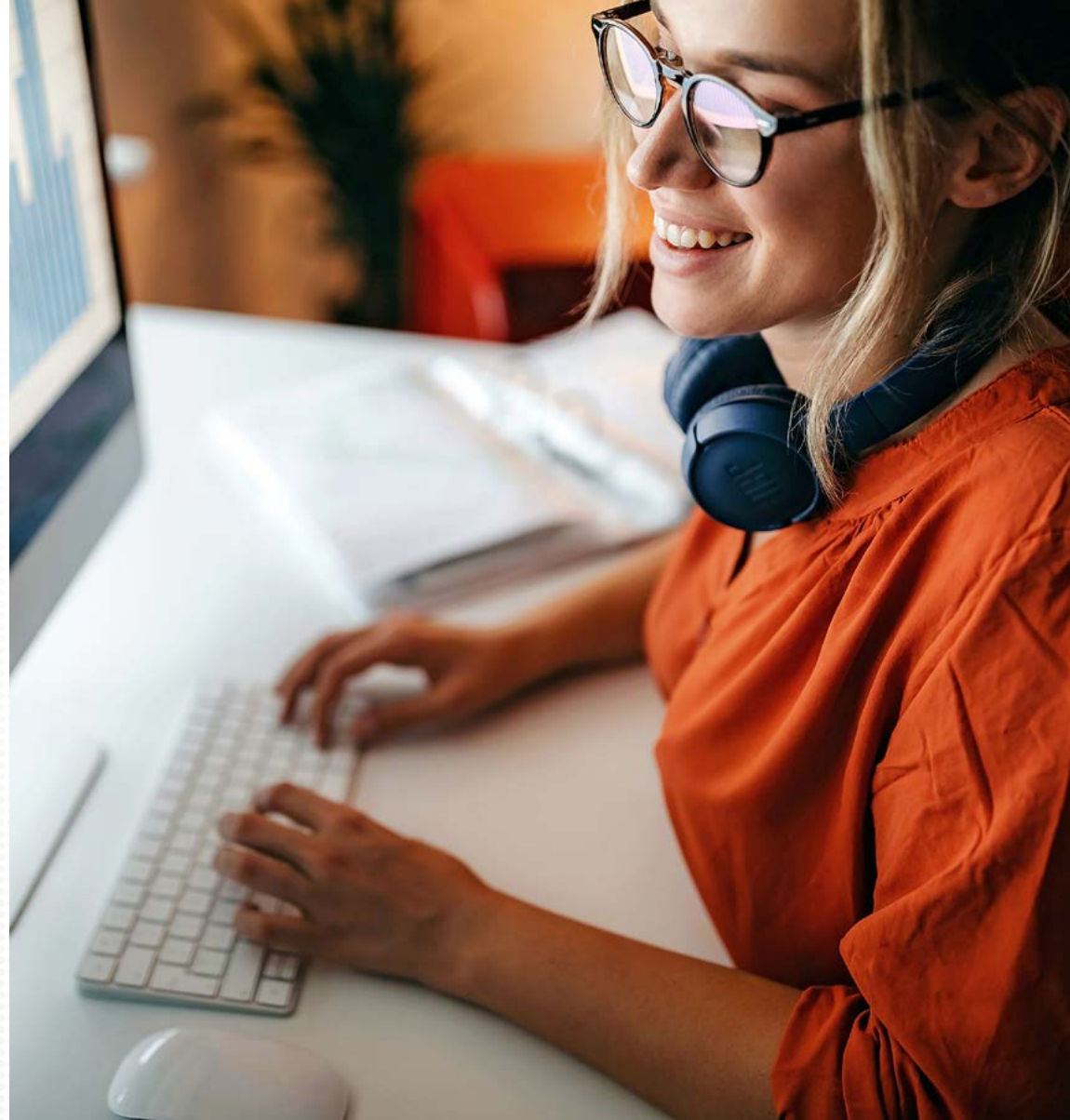
- **Better understand** profile of responders and conduct win/loss analysis
- **Support risk management** through analysis of responder payments and delinquencies

Visualize market trends

Credit issuer seeking to analyze card activity can explore **Credit Trends SmartView** app to:



- **Create real-time charts** and graphs to analyze detailed card statistics
- **Drill-down to compare** its portfolio to peers at the local market level
- **Make faster decisions** to manage risk and address the competition



Contact us today to discuss how **Equifax Ignite** can empower your company to boost analytics, refine strategies, and grow your business.

equifax.com/business