



**EQUIFAX**

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# Equifax Ignite Analytics Ecosystem

High-speed, simplified, streamlined analytics

Unlock next-level business agility and get your models to market faster using the secure, end-to-end Equifax Ignite<sup>®</sup> analytics ecosystem. Everything you need to produce actionable analytic insights — and seamlessly transfer those learnings to other systems and platforms — is accessible in one spot so you can quickly understand what's working, what's not, how to make intelligent adjustments, and what's the next best step for your business and your customers.

If you're ready to accelerate your time-to-revenue and drive better acquisition, origination, and account management strategies throughout the customer journey, here's how Equifax Ignite can help.

# YOUR DATA

Everything starts with your internal data.

Pick one or more (or all) data streams from across your business to upload into Equifax Ignite.



## Campaign Data

Your online and offline marketing and sales campaigns including customer and prospect lists, response data, tracking and performance metrics, and more.



## Performance Data

Evaluate performance data from your portfolios, campaigns, decisioning, as well as similar data from other systems and platforms.



## Transaction Data

Your customer account approvals, upgrades, purchase data, offers accepted/declined, withdrawals, deposits, balances, payments, date of purchase, location of purchase, and more.



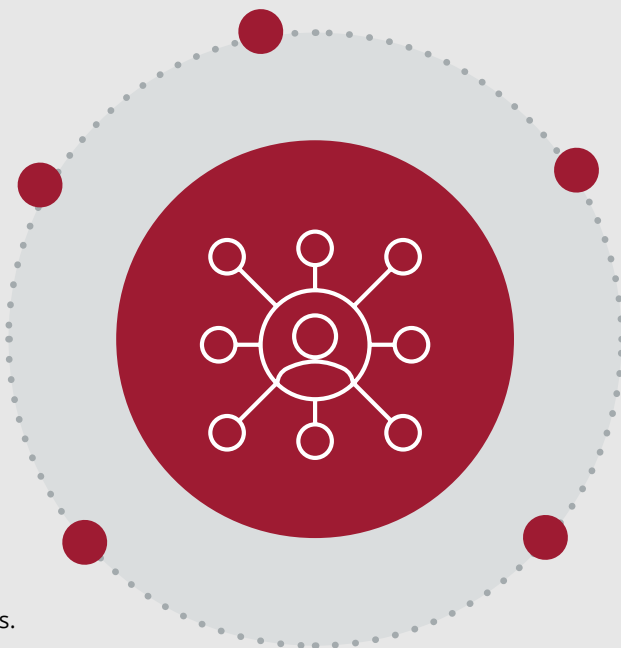
## Client Data

Your customer account profile information, product usage, customer service information, demographic and household data, and more.



## Third-party Data

Build a deeper understanding of customers and prospects by integrating other third-party data sources directly into your Equifax Ignite ecosystem (yes, Equifax Ignite is data agnostic!).



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# DATA ASSETS: TRADITIONAL

Build more complete and actionable views of customers by enriching your data with exclusive data sources from Equifax available within Equifax Ignite.



## Credit

Get unmatched coverage of 100% of U.S. consumer credit data containing more than 220 million consumer credit files.

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## Scores

Choose from market-leading scores built on exclusive data and attributes from Equifax to better predict credit risk (including debt-to-income, bankruptcy, and fraud) and provide insights related to wealth, income, prescreening selection, propensity to purchase, and more, plus tailored industry views.

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## Employment and Income

Get current employment data provided by more than 2.8 million contributing employers, and more accurate, continuous dollar values of total estimated income up to \$2.0 million, including income from wages, investments, businesses, and retirement funds.

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## Property

Integrate up-to-date property data with your customer data, including insights pertaining to appraisals and BPO reviews, home equity underwriting, quality control, value reconciliations, and more.

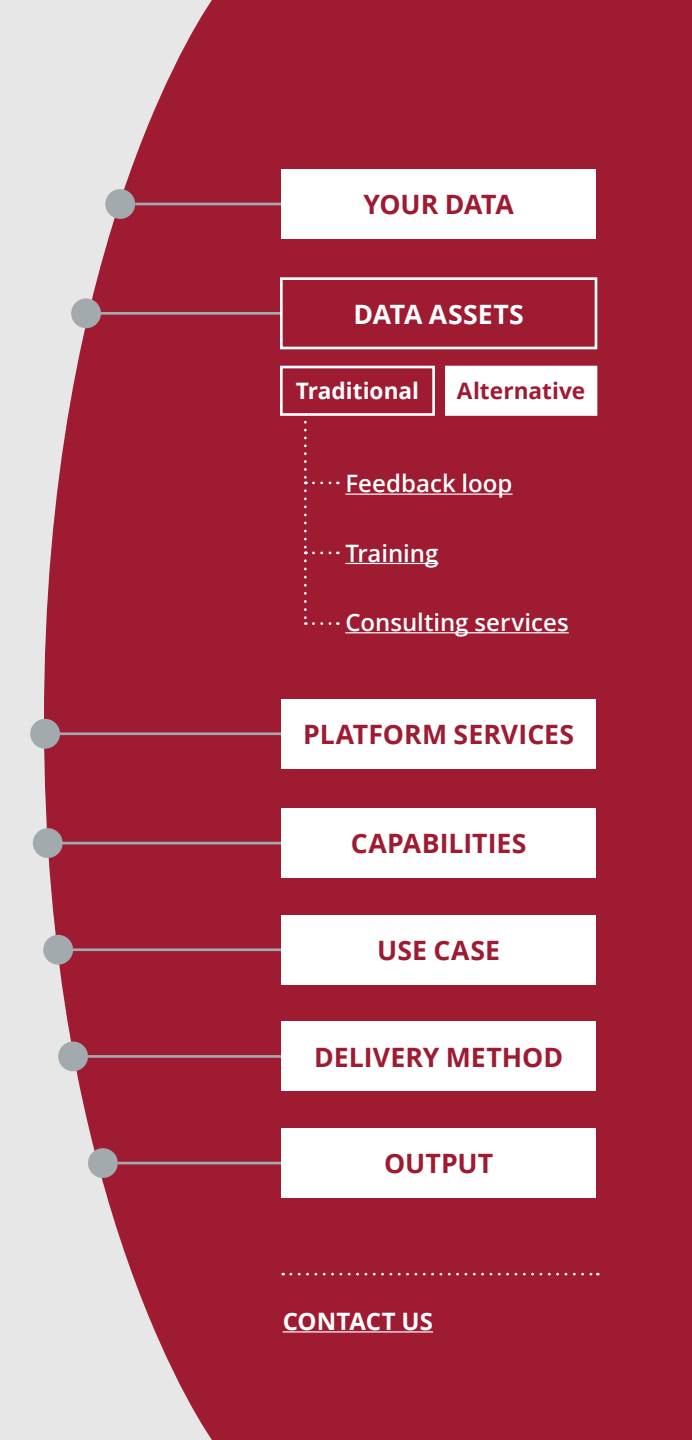
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## Asset and Wealth

Gain insight into assets, investments, and deposits based on a foundation of anonymous measured assets (about 45% of all U.S. investable assets) gathered across a network of financial services firms.

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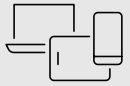
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# DATA ASSETS: ALTERNATIVE DATA

Build more complete and actionable views of customers by enriching your data with exclusive data sources from Equifax available within Equifax Ignite.



## Telco, Cable, and Utility

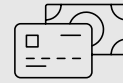
Access payment data for “everyday obligations” including cable, utilities, and cell phones, which can be highly predictive of future account performance.

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## Data 101

Choose from a selection of pre-written snippets of code to help streamline, simplify and speed up programming workflows, while also reducing errors.



## Specialty Finance

Access alternative payment types including checks, cash, money orders, ACH, etc. with full header, tradeline, performance, and payment data not typically found in a standard credit file.

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## Commercial

Acquire vast B2B data and scores spanning credit, payments, and marketing (with built-in business identity data) to help reduce risk and maximize value across the full customer lifecycle.

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## Attributes

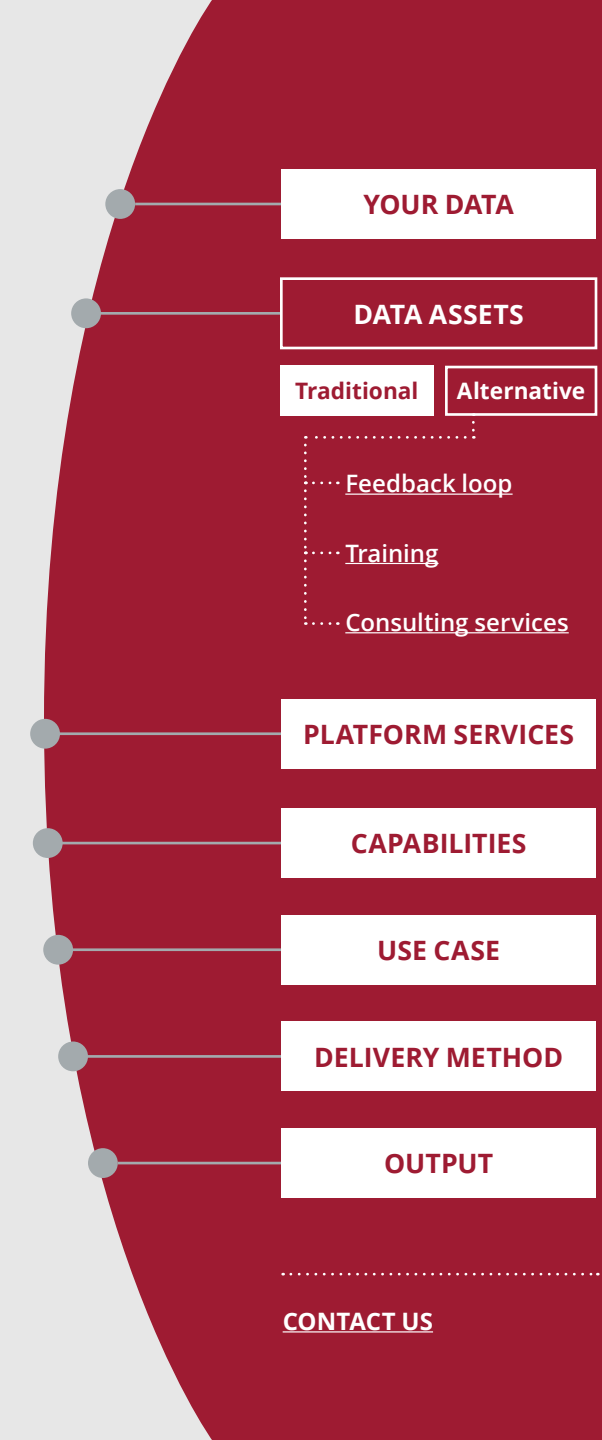
Unlock 7,000+ attributes across 60+ industries, all built and managed in the cloud and designed to help boost performance and enhance predictability.

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## Others

Access a wide variety of unique, differentiated, and predictive data pertaining to consumer lifestyles, finances, and behaviors; use cases across the customer lifecycle; and specific industries.



# PLATFORM SERVICES

Take your data to the next level with easy options that help you **simplify complex data-related tasks and processes** within the Equifax Ignite analytics ecosystem.



### Keying and Linking

Seamlessly organize and merge your data with exclusive data from Equifax to create connected, holistic views of your customers.

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### Data Visualization

Breathe life into cryptic, raw data by transforming it into illustrated graphs, charts, and tables using a collection of pre-built, configurable visualization applications.

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### Pre-built Solutions

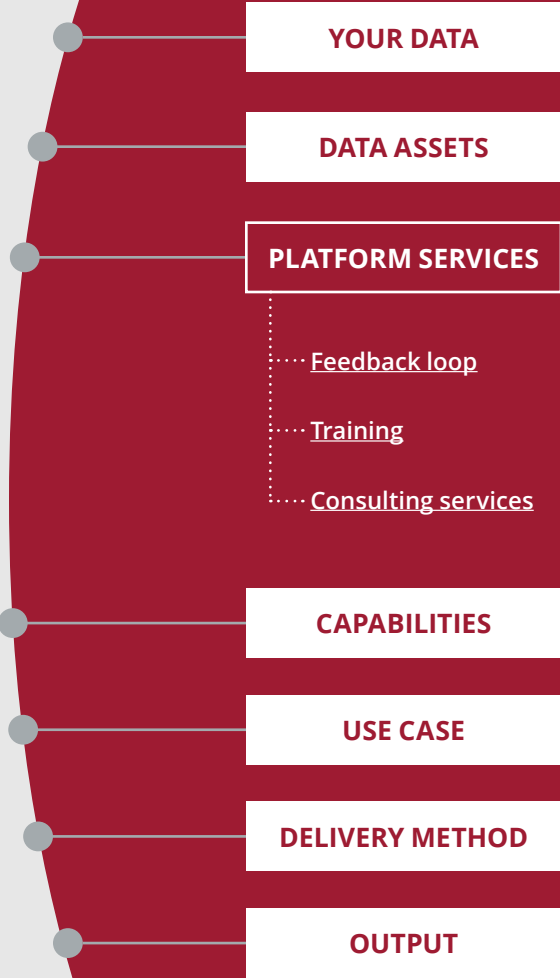
Shortcut and accelerate analytic development with direct access to off-the-shelf models, data sets, attributes, analytics, solutions and more leveraging Equifax best practices.



### File Upload/Download

Using easy point-and-click prompts, you can upload data into Equifax Ignite, merge it with data from Equifax, and download it for internal use or to third-party systems and platforms.

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# CAPABILITIES

Craft engaging strategies that delight your customers (**and fast-track your growth and profitability!**) with proven analytic capabilities that help you pinpoint trends and issues, nail your best audiences and offers, and more.



## Data-driven Segmentation

Personalize your strategies, messaging, and offers by accurately targeting niche audiences based on the right mix of features, attributes, and characteristics.

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## Reject Inferencing

Drive improved outcomes while reducing potential bias by incorporating decisioning data from rejected or declined prospects and customers.

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## Model Monitoring

Optimize model usage, reduce the risks of drift and bias, and boost regulatory compliance by using data-driven illustrations to help you quickly visualize emerging risk so you can quickly adjust your models.

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## Champion/Challenger

Analyze competing “challenger” strategies against your existing “champion” strategy within a secure production environment to determine which one produces the best results.

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## Benchmarking

Turbocharge your analytic strategies with exclusive insights acquired from benchmarking your competition, performance, industry, digital tactics, operations, and more.

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## Machine Learning and AI

Solve complex business problems faster and get real-time, predictive insights that can skyrocket your business agility amid any market conditions or economic cycles.

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## Decisioning Strategy Optimization

Innovate and experiment with new products and make quick, intelligent adjustments to existing strategies (instead of waiting months to react) with business-user-friendly apps and a direct feedback loop that’s built into Equifax Ignite.

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## Reporting

Access secure, anonymized insights that help you quickly visualize new and emerging model risk, so you can take faster action to update or revise your models as needed.

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# BUSINESS USE CASES

Get to market and revenue faster by **streamlining your analysis of core functions across the customer lifecycle** with specialized tools, models, and dashboards designed to simplify your analytic production processes and propel your business forward.



## Prospecting

Skillfully identify and target prospects who align with your products, campaigns, and offers, and engage them over their preferred marketing channels with personalized offers that elevate the customer experience, while helping boost your marketing ROI and sales revenue.

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## Loan Origination

Confidently serve a wider audience of prospects and customers — including millions of unbanked and underbanked consumers who have little to no credit — without increasing your risk levels, and offer faster, more personalized customer experiences and moments along the way that differentiate your business.

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## Account Management

Create engaging, personalized moments throughout the customer journey that cater to their needs, deepen your relationship, and help drive incremental revenue gains, while also gaining the ability to spot risky activity faster, so you can take quick action to protect their account.

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## Risk Mitigation

Quickly reconcile possible revenue opportunities with the potential for default risk and fraud — without adding friction that can compromise the customer experience — with dynamic identity and device validation, and expanded alternative data that offers deeper, more predictive insights about all consumers, including the 90+ million who lack traditional credit.

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## Market Intelligence

See what's happening inside your business, your customer base, and across your industry so you can quickly pivot and adjust your strategies as needed by experimenting with different data streams, champion-challenger models, and more, as well as different analytic techniques, including AI and machine learning.

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## Portfolio Management

Spotlight emerging issues and trends with illustrated, big-picture views of your entire portfolio(s) that help you act fast to capitalize on new opportunities and thwart risks like increasing defaults, write-offs, and fraud.

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# DELIVERY METHOD

Harness the power of the Equifax Ignite analytics ecosystem in ways that work best for your business, **with dynamic access via multiple delivery channels and three package options** — Essential, Enhanced, and Sophisticated — based on your level of data and analytic expertise, your available resources, and your business objectives.



## Equifax Ignite Direct

Access the full scope of the Equifax Ignite ecosystem — multisource data assets, analytic tools, AI and machine learning techniques, and the integrated direct feedback loop — online, 24/7 to accelerate analytic deployment, and support smart “in-play” model adjustments, analytic experimentation, innovation, and more. **This delivery channel is included in our Sophisticated package.**

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## Interactive Analytics and Apps

Simplify everything and put advanced analytics in the hands of your business users by accessing Equifax Ignite via an online marketplace of prolific apps that are easy to use and understand with illustrated dashboards, data visualizations, and more. **This delivery channel is available within all Ignite packages.**

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## DaaS

Bypass the need for sophisticated analytic experts and data scientists by accessing Equifax Ignite directly within the market-leading platforms and services you’re already using including Snowflake, Amazon Web Services, and more. **This delivery channel is available within our Enhanced package.**

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## Curated Environments

Efficiently solve business problems by accessing Equifax Ignite via curated environments with pre-built data sets, attributes, scores, and models, all thoughtfully crafted to perform well within specific industries and use cases across the customer lifecycle. **This delivery channel is available as part of our Essential and Enhanced packages.**

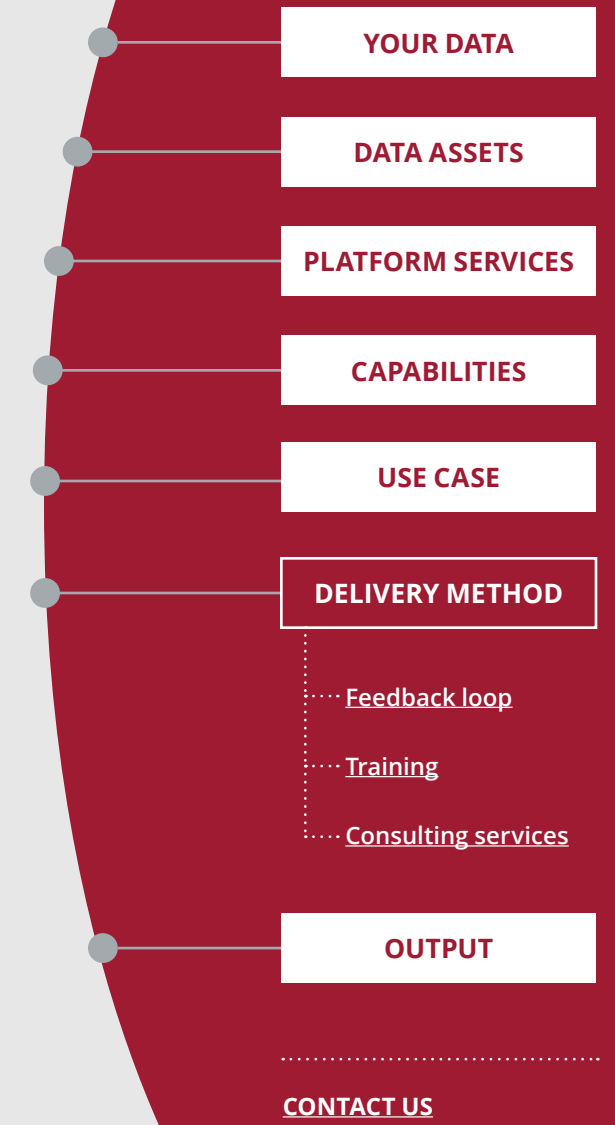
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## Archive on Demand

When you’re strapped for time and resources, let us build an archive file for you using Equifax Ignite and we will send it directly to your designated business users. **This delivery channel is available with the Essential package.**

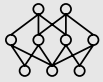
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# OUTPUT

Activate everything you create and learn within the Equifax Ignite ecosystem — data sets, coding, outcomes, and more — by seamlessly exporting it to other systems and platforms of your choice (**yes, Equifax Ignite is platform agnostic!**) to continuously inform your strategies for decisioning, marketing, risk mitigation, and more.



## Decisioning

Interface with the InterConnect® decisioning platform to funnel your Equifax Ignite learnings into pre-built use cases, pre-implemented data, and decisioning templates for prospecting, account opening, risk management, and more.

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## Batch Platform

Adjust targeting strategies by exporting your anonymized learnings about customers and prospects to offline fulfillment platforms and (with permission) get updated lists with real names.



## Loan Origination Systems

Turbocharge your decisioning models with real-time approval and decline outcomes (and the “why” behind those decisions) by plugging them directly into your existing LOS platform.



## Online Platforms

Feed your analytic learnings from Equifax Ignite into online AI-fueled modeling platforms for immediate results and unprecedented business agility.



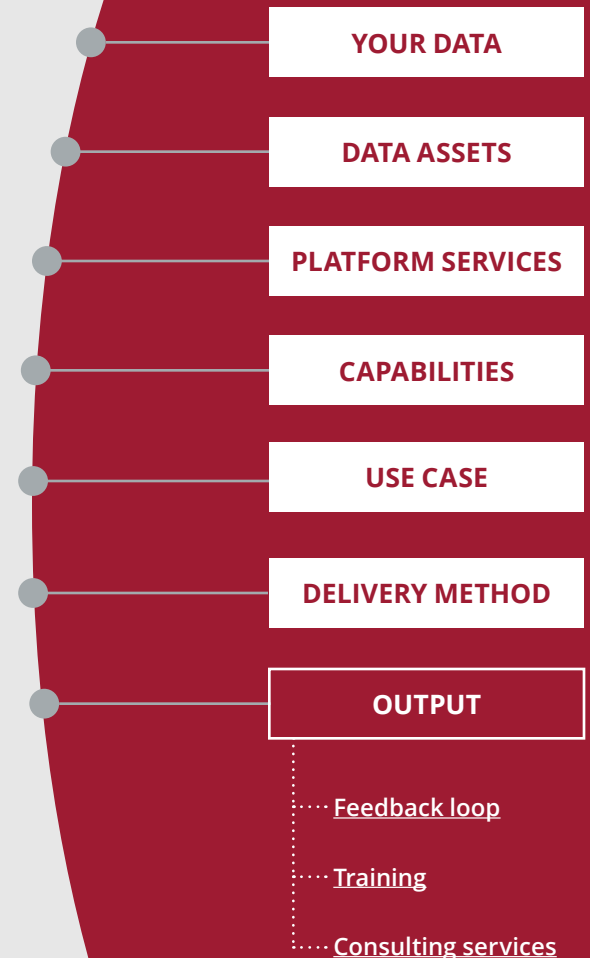
## 3rd Party Connectors

Export the learnings from your analytic projects within Equifax Ignite to other third-party systems, including payment platforms and more.



## In-house Platforms

Boost the performance of internally built and/or legacy software, systems, and platforms by integrating your Equifax Ignite learnings into them.



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## DIRECT FEEDBACK LOOP

Become more agile and innovative — capable of shifting in lockstep with ever-changing customer behaviors and economic cycles — by accessing and using the real-time outcomes of your analytic strategies to make swift adjustments and experiment with new products, pricing, offers, and other customer-centric strategies.

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## TRAINING

Independently build and update your analytic projects with **24/7 access to a vast and constantly updated repository of training and support tools, including pre-built training models** along with documentation and details on specific use cases, data sets, and more.



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## EQUIFAX IGNITE CONSULTING SERVICES

- Whether you need simple guidance and support, or you want to
- outsource part (or all) of your analytics, our 400+ onshore analytic
- experts stand ready to help every step of the way, and can take you
- wherever you want to go.

1

2

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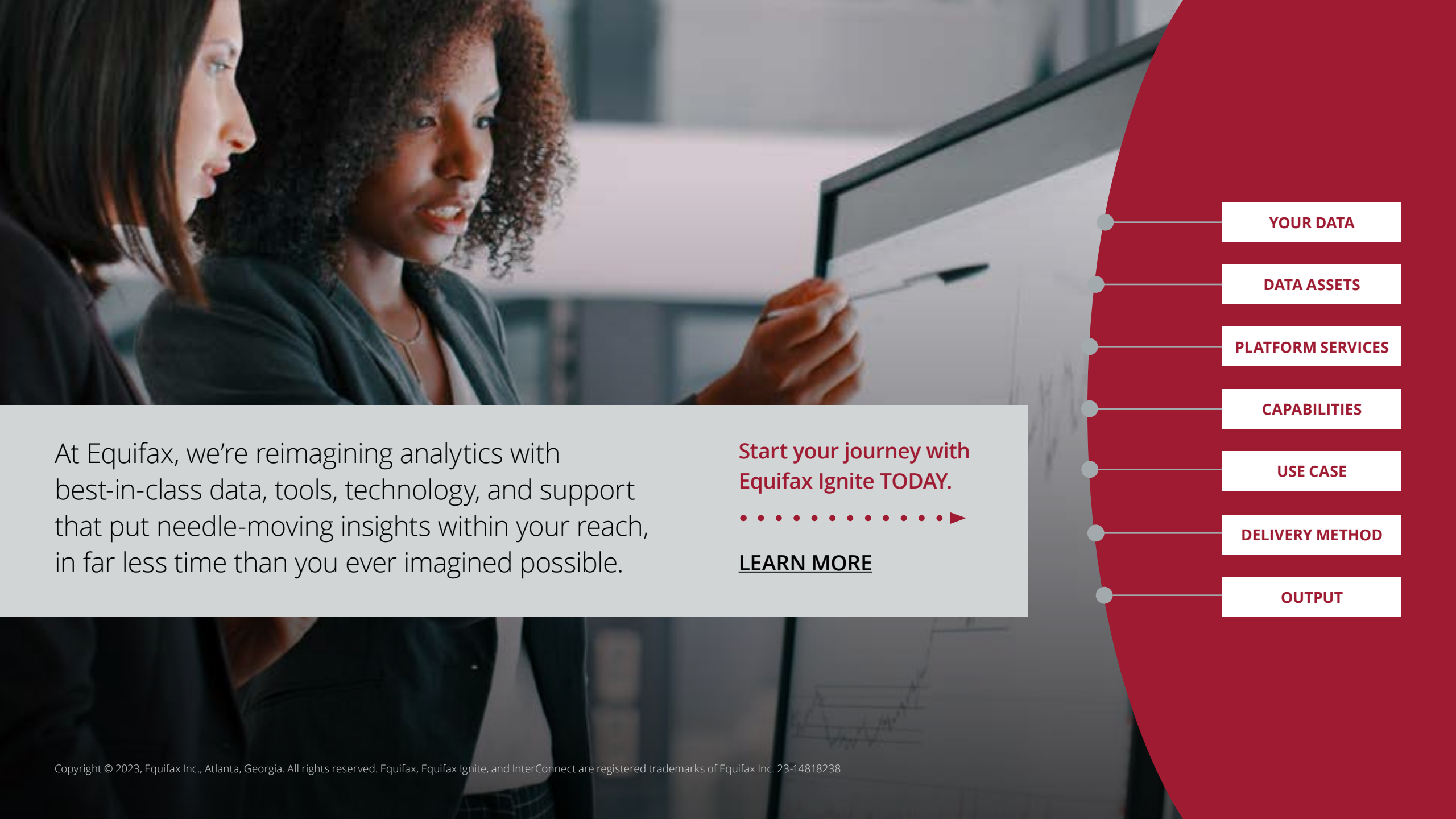
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At Equifax, we're reimagining analytics with best-in-class data, tools, technology, and support that put needle-moving insights within your reach, in far less time than you ever imagined possible.

Start your journey with Equifax Ignite TODAY.



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