



EQUIFAX[®]

Equifax Ignite Marketplace Apps

Convert raw data into easy-to-understand reports for better decision-making

Organizations have access to more data than ever before about their industry, business operations, and customers. Yet, if you can't quickly make sense of that data and use it to move your business forward, what good is it to you?

Equifax Ignite[®] Marketplace Apps solve this issue by automatically converting raw data into simple report formats and dashboard views, so you can immediately understand it and get the market-level intelligence you need to advance your decisioning strategies.

Get complex data in a simplified, readable format.

Data-driven decisioning is the new standard in business, but it can require a lot of time and resources to analyze it and mine it for actionable insights.

Equifax Ignite Marketplace Apps can help by reducing painstaking data analyses to a few simple clicks. In minutes, you get market-level data in a readable format — i.e., data visualizations, including charts, graphs, geographic maps, and illustrated dashboards — that can be easily understood and used by anyone within your organization.

The apps seamlessly integrate and analyze your data (and other third-party data sources) with Equifax consumer data to produce market-level insights, trends, and benchmarks across multiple industries.

- **Put your data to work faster** since any business user, from marketing teams to executive leadership, can understand and immediately use the data in their strategies, without help from a data expert.
- **Conveniently access data visualizations 24/7** on any computer or tablet.

Key benefits

Power market-leading strategies with the latest and most comprehensive data-driven insights.

Empower your business users with easy to read data analytic reports, illustrated dashboards, and visualizations.

Access relevant insights in less time with curated solutions based on specific industries and use cases.

Optimize your performance for prospecting, risk mitigation, account management, and more with on-demand benchmark data.

Get ahead of market trends with clear visibility into shifting consumer behaviors, credit scores, financial vitality, and trajectory.

Better understand your business by pairing your data with comprehensive consumer data coverage from Equifax spanning traditional credit, alternative data, and exclusive household economic data.



- **Expand your market intelligence** with Equifax data. Our consumer data is anonymized and includes 10+ years of time-series data, 20 tradeline types, plus detailed segmentation by geography, demographics, vintage, score migrations, income, and more. You get traditional, anonymized consumer credit data, alternative data, and consumer household data on wealth, assets, income, employment, and more.
- **Solve your toughest business challenges** with an ever-growing list of use cases including prospecting, origination, risk mitigation, market research, account management, and benchmarking.

Get actionable, go-forward industry insights.

To give you a deeper, more nuanced understanding of your business, we did the data and analytic homework for you, pinpointing the most impactful data sets for different scenarios within specific industries. You simply select a pre-configured app for your industry to get on a faster path to better-informed decisions and strategies.



Banking. Within the financial services sector, banks of all sizes can access the differentiated analytic insights they need in less time.

- **Large financial institutions** can quickly access complex insights for performance benchmarking and portfolio analyses, product development, executive-driven market strategies, and more.
- **Mid-tier and regional banks** can quickly research geographic expansion, and visualize through-the-door business, market share, and more.
- **Smaller, community-focused banks** can grow their business without increasing risk levels by identifying their ideal customers and targeting “look-alike” consumers. They can also grow their business by using alternative data to confidently identify and serve creditworthy customers who lack traditional credit, among other things.



Credit unions. Any associate can access easy-to-read reports to better understand members and make more informed lending decisions, especially those regarding unsecured personal credit. Likewise, they can get on-demand data visualizations and reports to support new market strategies and meetings with board members and executive leadership.



Auto lending. From luxury dealerships to subprime “tote-the-note” lots, auto lenders can access insights that help them model and target in-market consumers who may be more likely to purchase a new or used vehicle. They can intelligently adjust their decisioning strategies based on dashboard views of lost sales, credit score shifts, and more. They can also improve forecasting and risk management with vintage-level tracking of existing accounts, plus critical historical data and trending over vintages and changes in market trends.



Credit lending. All credit lenders — including providers of credit cards, Insurtech, utilities, mobile phones, and more — can use traditional and alternative credit insights to prospect smarter, better understand target consumer segments, and confidently approve more customers, including those with thin credit files or no credit. They can also get improved market-level visibility to support in-play campaign adjustments and help boost approval rates.



Mortgage lending. Lenders can increase approvals and improve portfolio performance while minimizing losses by analyzing and better understanding delinquencies, underserved audiences, lost sales, account performance, and more. They can also get timely trended data at the geographic level to conceptualize future strategies and market trajectories.



Higher education. Institutions can access anonymized household economic and wealth insights on their graduates to support improved recruitment and enrollment strategies and stronger alumni engagement and giving programs. Detailed pre-set data is also available for broader academic research and to help drive program innovations and enhancements.



Government. Agencies can examine the U.S. economic market holistically to better understand the impacts that various events, policies, and trends are having on consumer credit behaviors, financial vitality, and financial trajectories.

Equifax Ignite for Prospecting Campaign Insights Dashboard provides **multi-faceted data on your prospect audiences** across credit bands and industries, including detailed coverage of prescreen segments, how well they're converting and performing, and more.



Address use cases throughout the customer journey.

In addition to industry-focused views, Equifax Ignite Marketplace Apps also offer curated solutions that businesses in any industry can use throughout the customer lifecycle to drive better decisions and more agile, high-performing strategies.

Prospecting

Level up your marketing with illustrated prospecting insights that help you clearly see and target the right audiences at the right moments. Equifax Ignite for Prospecting Campaign Insights Dashboard provides multi-faceted data on your prospect audiences across credit bands and industries, including detailed coverage of prescreen segments, how well they're converting and performing, and more. An integrated "feedback loop" shows you what's working (and what's not) in real-time so you can make quick campaign adjustments and create new high-performing strategies.

Origination

Mitigate financial risk and optimize your account origination process with curated dashboard views of key performance indicators and risk parameters broken down by consumer segment, credit bands, and more. Use these precision insights to build and sustain a high-performing origination process and keep risk levels steady amid fluctuating consumer behaviors and market activity.

Account Management

Monitor and enhance ongoing account performance and lifetime values with tailored dashboard views that reveal emerging trends and provide important benchmarking insights. Using this dynamic, market-level performance data, you can better anticipate and act on evolving risks and new opportunities.

Growth

Access holistic views of market-level activities, patterns, and performance to better understand your market penetration, as well as gaps in coverage based on geography, consumer demographics, and credit bands that could present fresh growth opportunities. Use these big-picture insights, which also span marketing, risk, and compliance, to inform your current and future business strategies.



Turnkey, straightforward set-up with unlimited access in days.

Accessing Equifax Ignite Marketplace Apps couldn't be easier.

- 1** Select the apps you want and provide Equifax with a list of your business users.
- 2** We create your user profiles using a highly secure multi-step authentication process.
- 3** We curate, configure and upload your apps into your customized Equifax Ignite Marketplace environment.
- 4** Within 10 days, **you will receive all user profiles.** Your users will immediately have unlimited access to all the data and analytics within your curated apps.

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