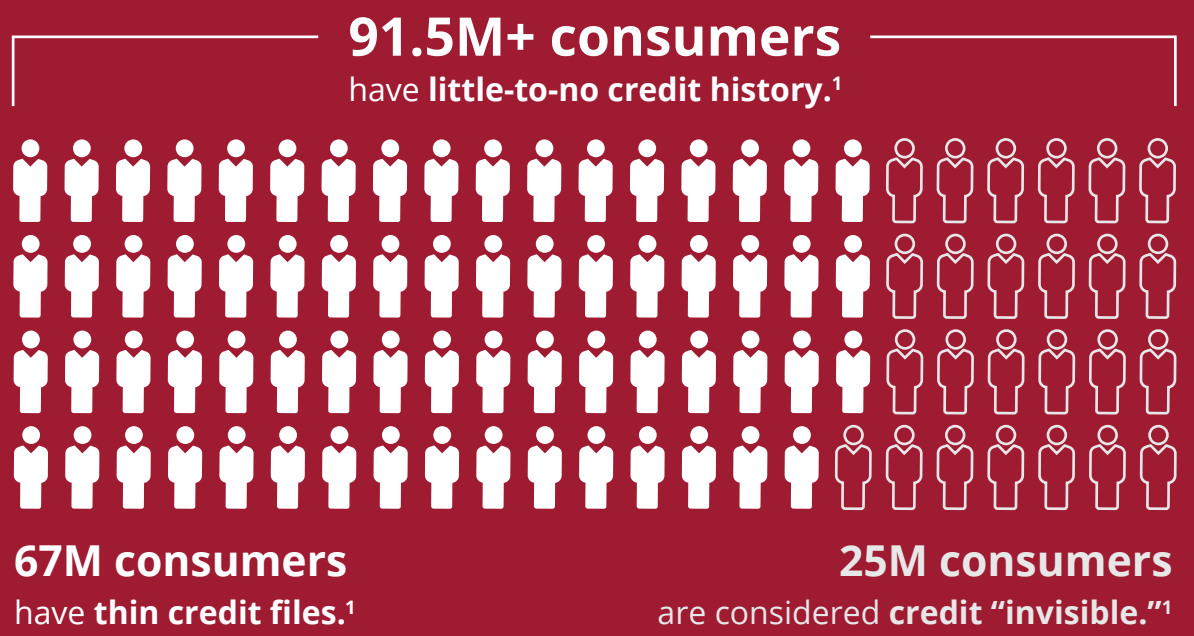# Widen your scope.
Broaden your perspective.

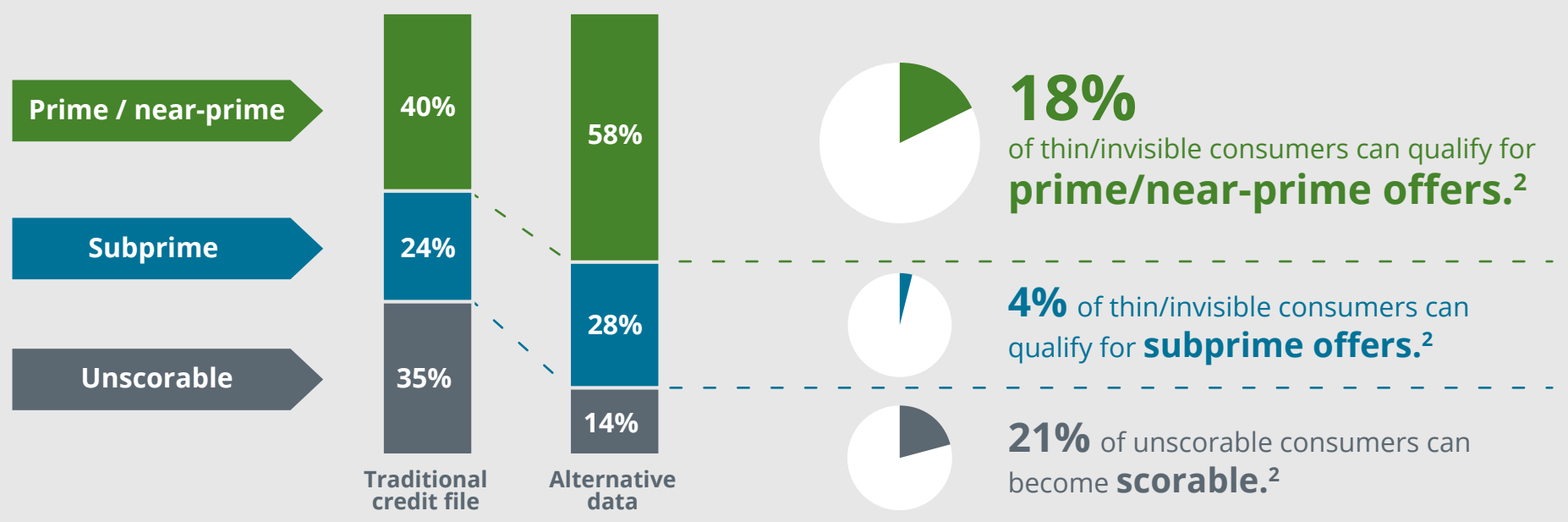### Say "yes" to more customers and expand access to credit

Lenders traditionally rely on credit scores to determine the right audience and approval criteria for their offers. **However, what happens when millions of consumers have limited credit history and activity?**

Challenges facing the current state of lending

91.5M+ consumers
have **little-to-no credit history.**[1]

67M consumers
have **thin credit files.**[1]

25M consumers
are considered **credit "invisible."**[1]

up to 20M more scorable consumers

It's critical the credit ecosystem evolves — **for everyone**

Excluding these consumers may lead to diminished credit access and missed opportunities for lenders. By leveraging alternative data (data not found in a traditional credit file), you can reveal **up to 20M more scorable consumers.**[2]
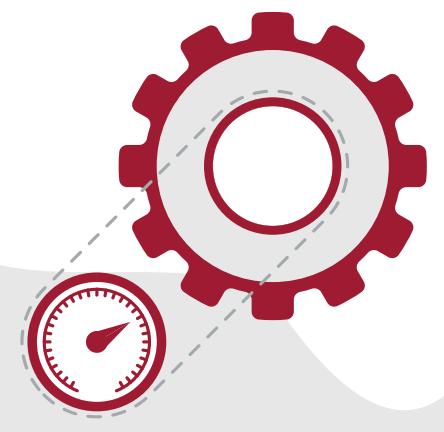
New and better opportunities start with **better data and solutions**

Identify more opportunities of scorable consumers to help increase approvals and credit offers — **all while maintaining the same risk levels.**

	Traditional credit file	Alternative data
Prime / near-prime	40%	58%
Subprime	24%	28%
Unscorable	35%	14%

18%
of thin/invisible consumers can qualify for **prime/near-prime offers.**[2]

4% of thin/invisible consumers can qualify for **subprime offers.**[2]

21% of unscorable consumers can become **scorable.**[2]

Powerful, differentiated data.
A million times "yes."

Telco and utility data
Account and payment history

When incorporating telco and utility data into your decisioning process, you could move **4M more consumers to prime or super-prime offers.**[2]

Income and employment data
From The Work Number® by Equifax

When adding data from the The Work Number database into your credit decisioning process, you could **enable 7M+ consumers to qualify for better credit offers — and another 3.4M consumers to move from unscorable to the subprime score band.**[2]

Consumer-permissioned data
Bank and investment and utility and telecom payments

With bank transaction data on all consumers, you could **reduce the credit unscorable population by as much as 50%.**[2]

Specialty finance data
From Teletrack® and DataX

The combination of Teletrack and DataX will create a leading U.S. specialty consumer reporting agency with **data on more than 80M thin-file[2], unbanked, underbanked, and credit rebuilding consumers.**

Start saying "yes" to more today

Subprime lenders realized $13.7M in annual loss savings by using alternative data[2] that only Equifax can provide.

Contact us to learn more about how we can help your business improve account acquisition, relationship management, and risk mitigation efforts — and improve financial inclusion along the way.

equifax.com/business/credit-decisioning