

Only Equifax

... used advanced decisioning technology and differentiated data to grow credit card approvals. Without changing risk parameters.

Better Customer Experience

Not everyone's capacity to pay is evidenced by a credit score. Equifax helped thin/no file consumers seamlessly get the credit cards they deserve.

Smarter Revenue

Expanded card approvals by over 10% without altering risk level driving \$6.4M incremental profits

Equifax

Layered **NCTUE** (payment history for telecom, pay tv, utilities), **DataX** (positive history for subprime borrowers that uses specialty finance – payday + installment loans, lease-to-own data), **The Work Number** (Verified employment and income data) with **NeuroDecision™ Technology**.