



**EQUIFAX**

# Get fast access to differentiated data for exploration, analytics and modeling

## Introducing Equifax Ignite for Auto

Automotive lenders, connectors, resellers, and service providers need to better understand the potential impact of today's dynamic environment on their portfolios and model strategies so they can knowledgeably respond to a rapidly changing environment.

### Connect with the power of differentiated data

Historically, Equifax has helped businesses approve more loans and provide more competitive offers with traditional consumer credit data and analytics. Now, we're pushing credit analytics a giant step further by providing quick and easy access to curated environments that allow our customers to explore both traditional and alternative data and tools from Equifax tailored to their needs.

Our **Equifax Ignite® for Auto** allows you to create optimized attributes and scores for more predictive analytics within your specific industry. Create powerful analyses, understand trends within the automotive industry financial services, and discover how well you are performing in certain areas relative to your peer groups. Explore many of our powerful data assets by using industry standard tools such as Python® and BigQuery. Then leverage even more automation power with Attribute Engine and Advanced Model Engine from Equifax.

Through Equifax Ignite Connected Cloud, you can take advantage of a curated analytics environment with the Automotive Sandbox. Enhance your decisions with access to industry-specific data, and develop and test models with speed, efficiency, and precision.

### Key benefits

Make decisions on credit line management, perform channel analytics, determine cross-sell strategies, enhance customer segmentation, perform market analytics and more — all with preloaded data and tools **designed for the automotive industry**

Combine our differentiated data with your own in-house data to create **powerful analyses and predictive models**

Take advantage of the **quick and easy setup** provided by a curated environment

## Explore the data firsthand

Experience the predictive lift that can be realized by leveraging Equifax data and tools. Most data is updated monthly so you can quickly respond to new trends in the rapidly changing environment. You'll have access to:

- A random sample of the U.S. credit population (20%, up to 56M consumers)
- An extensive repository of differentiated data and attributes — both trended and point-in-time — across an array of alternative sources, including utilities and telecom
- Powerful scoring models that help predict bankruptcy, delinquency, and consumer debt-to-income (DTI)

## Data sets included in the random population

### Attributes and data

**Peak Attributes** — trended data, ability to pay, advanced decisioning and more

**Peak Telecom and Utility Attributes** — industry-specific payment information from an exchange of comprehensive history data to help identify risk

**Wealth Attributes** — income, durability index, credit style pro, ability to pay, economic and discretionary spending information derived from a unique, unified, anonymous database of invested and deposited consumer assets

**DataX Attributes** — provide a distinct view of consumers' tradelines, payments, and inquiry activity not available through a traditional credit report

**Commercial Data** — credit and demographic data for businesses to identify prospects, acquire new customers, and maximize value over the entire life cycle

**Investnet | Yodlee** — consumer-permissioned bank data, including checking, savings, investments, and non-credit recurring expenses like rent and utilities, and more

### Scores

**Bankruptcy Navigator Index** — a powerful combination of marketing-leading consumer credit data and proven analytics from Equifax that lift portfolio performance to help spot bankruptcy risk early and avoid it

**VantageScore** — tri-bureau credit scoring model delivering superior risk predictive performance across consumer credit products and across the population distribution

**Consumer Income View** — a next generation model that estimates a consumer's individual annual wage income based on consumer credit file attributes, including trended data

**Equifax Risk Score** — an enhanced risk model designed to help predict the likelihood of a consumer becoming 90+ days delinquent within 24 months

**Enhanced Debt-to-Income** — a unique analytic solution developed to optimize the relationship between debt and income for predicting credit default

**ProspectX** — an innovative prescreen model that estimates a consumer's likelihood to be in the market for a short term loan

**The Work Number® (requires use case approval)** — is an automated Income and Employment Verification service that instantly provides proof of income and employment for employees to help them qualify for loans, credit, and public aid



Contact your Equifax representative to start your free trial or learn more.

[equifax.com/ignite](https://www.equifax.com/ignite)