



**EQUIFAX**<sup>®</sup>

## Insight Score for Retail Banking

### **Optimize DDA acquisition with a wider view of customers**

Retail banking is undergoing change, from increased regulatory oversight to challenging economic conditions, making it harder to identify and capture potentially profitable households. For many banks, credit unions, and fintechs, the cornerstone of new demand deposit account (DDA) opening decisions relies on traditional consumer risk assessment tools. While credit data serves as a good foundation in assessing a consumer's risk, it may provide an incomplete view of a consumer's payment behaviors and rely too heavily on outdated negative information.

As a result, consumers that could present significant DDA revenue opportunities are walking out the door of branches or abandoning online account set up. At the same time, customers that may overdraw accounts and ultimately require charge-offs are being approved.

Insight Score™ for Retail Banking can help overcome this challenge by leveraging alternative credit data to help better assess DDA risk. By combining Equifax proprietary credit data with powerful alternative data — including payment history for telecom, pay TV, and utility data that is unique to Equifax — Insight Score for Retail Banking delivers a broader view into consumer risk. Optimized specifically for DDA acquisition, the score enables firms to gain a more comprehensive view of a consumer's financial obligations to better inform new account opening decisions.

### **Access alternative data on 38 million unique consumers with little to no credit\***

Highly customized, targeted and precise, Insight Score for Retail Banking helps you assess risk on a wider audience of consumers with little to no traditional credit. With the alternative data leveraged in the score you can:

- Speed new account approvals and grow acquisition rates with an expanded view of payment history
- Strategically expand your business and potentially increase profitability by tapping into an expansive market of underserved consumers
- Drive inclusion by leveraging both traditional credit and alternative payment data
- Reduce charge-off risk with improved FCRA-compliant DDA risk decisioning

### **Key benefits**

**Reduce risk in demand deposit account opening with deeper insight into consumer payment history beyond credit**

**Leverage alternative data on 38 million unique consumers with little to no credit reported by 160+ telecom, pay TV, and utility providers**

**Confidently approve more DDA openings and reduce charge-off risk to grow profitability**

## Dig deeper into consumer payment behaviors to help open more accounts

By integrating our traditional credit file and proprietary alternative data, Insight Score for Retail Banking can help you identify and serve more households.

Insight Score for Retail Banking integrates:

- Traditional credit history including payment behaviors for credit cards, mortgages, personal loans, auto loans, and more
- Payment history for telecom, pay TV, and utility accounts reported by 160+ telecom, pay TV, and utility companies

This combination of data helps you tap into 38 million consumers who have thin or no traditional credit, but do demonstrate payment history for everyday telecom and utility bills — enabling more confident and quicker DDA opening decisions. Plus, you can expand your view of consumers with traditional credit histories so you can make smarter decisions across all DDA applications.

Gain predictive insight that goes beyond traditional credit. Open more demand deposit accounts, reduce risk, and grow profitability. **Get started with Insight Score for Retail Banking.**



Tap into **38 million consumers** who have thin or no traditional credit, but do **demonstrate payment history for everyday telecom and utility bills.**

[equifax.com/business/product/insight-score-retail-banking](https://equifax.com/business/product/insight-score-retail-banking)

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