



EQUIFAX

InterConnect Auto Hub

Fast, agile decision management for automotive lenders and service providers

Purchasing a vehicle can be a weighty, emotional decision for many consumers. Buyers want fast answers and, preferably, an approved offer with the best terms. Your ability to make the right decision in these moments can make or break the customer experience — and your bottom line.

InterConnect® Auto Hub can help by giving you the ability to generate near-instant, automated decisions on auto loans and other business-critical transactions that are unique to the automotive industry, based on a powerful mix of the most current consumer data and analytic insights.

A pre-built, “ready-to-use” decisioning command center

As a tailored, SaaS-based decision management system (DMS) from Equifax, InterConnect Auto Hub is purpose-built for auto dealers, resellers, lenders, manufacturers, and third-party service providers.

Think of it as a pre-built, ready-to-use command center, where you can quickly model, test, deploy, and revise strategies by hand-selecting only the tools you need. This includes direct access to a unique mix of differentiated data, attributes and scores, all pre-tested and proven to help you better mitigate risk while expanding credit to new and underserved buyer audiences.

InterConnect Auto Hub can help by giving you the ability to generate near-instant, automated decisions on auto loans and other business-critical transactions.

Key benefits

Optimize customer experiences with streamlined access to expanded data, slashing decisioning time from minutes to seconds.

Centralize your automotive acquisition, credit, and risk strategies under a single decisioning intelligence platform.

Extend automotive credit to underserved audiences without increasing risk levels by using alternative data.

Get high-performing decisioning strategies to market faster with cloud-based technology.

Continuously enhance profitability by intelligently adjusting models and strategies based on real-time outcomes (available through Equifax Ignite®).

Quickly adapt and grow your automotive business amid by leveraging pre-built workflows, pre-integrated data, and decisioning templates.

Everything you need is in one cloud-based location so you can quickly execute data attribution, analytical models, and rules strategies — and compare and test them — on the front end. Instead of juggling disparate data sources and analytic environments, you can swiftly generate more precise and predictive consumer insights and easily adjust your decisioning strategies in step with changing consumer behaviors, economic conditions, and market trends.

- **Easily integrate any data type** with seamless, single-point access to an array of data sources via an application programming interface (API).
- **Build more financially inclusive views** of consumer creditworthiness with access to market-leading consumer credit, trended, identity, fraud data, and more.
- **Access a centralized decision intelligence platform** that can be aligned with your specific objectives across risk management, account opening and lending, compliance, and more, eliminating operational inefficiencies associated with disparate decisioning data and systems.

Full support for your analytics lifecycle

InterConnect Auto Hub provides native integration with Equifax Ignite, our revolutionary portfolio of premier data and advanced solutions that support the full analytics lifecycle.

- Intelligently adjust and improve in-play models and decisioning policies based on real-time outcomes returned via a built-in automated feedback loop.
- Move from analytics to production in record time with best-in-class attribution and modeling tools accessible within an inclusive cloud-based environment.
- Experiment with enhanced rules, policies, and market strategies by creating data simulations and tests with linked transactional and market data.

Fast track better decisions and better customer experiences.

For more predictive, precise, and personalized decisions across your automotive business and the broader customer journey, choose InterConnect Auto Hub. With pre-built automotive use cases, pre-implemented data, readily available components, and industry-focused templates, it's your fast track to getting higher-performing decisioning strategies to market in less time.

Contact us today.

Key features

- **Built-in data sources and business flows:** Leverage pre-integrated consumer and commercial data sources and built-in orchestrations for common automotive use cases.
- **Create a single view of automotive prospects and customers** across disconnected data sources to improve consumer visibility and analytic insights, and reduce costs.
- **Customer acquisition UI:** Better support the acquisition process with the ability to submit, search, and underwrite multi-borrower applications.
- **Decision reports:** Get a clearer understanding of the acquisition process with specific and automotive-focused decision reports.
- **Advanced modeling engine and NeuroDecision® Technology:** Develop credit decisioning strategies and risk models that incorporate regulatory-required reason code generation.
- **Standard and industry-focused reports:** Gain deeper visibility into automotive lending decisions with transaction data, scoring models, and pre-built reports including Decision Summary, Products Offered, Fraud Alerts, and more.

equifax.com/business/product/risk-decisioning-suite