



Streamline and automate decisioning processes with InterConnect Decision Hub

When you need fast, configurable decision management, InterConnect® Decision Hub from Equifax delivers.

It's cloud-native. It's pre-built. It's ready-to-use. And, it enables smarter, faster risk assessments for prospects and current customers. Plus, pick the pre-configured business flows that best accommodate your processes and desired outcomes.

In today's credit markets, only a fast/agile/accurate/integrated decisioning engine can deliver:

Faster time to decision

Translate data into insights to put repeatable low-value business decisions quickly and seamlessly into production — and efficiently respond to high-value decisions flagged for manual review.



Decision Hub accelerates decisions from
minutes to seconds
with streamlined access to data.¹

Targeted products and offerings

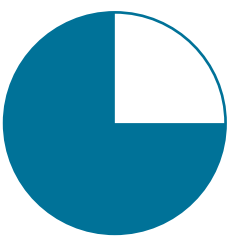
Segment customers more accurately to tailor the right product to the right customer at the right time. Risk and forecasting models can help identify the optimal product terms to increase profitability.



Equifax household economic data helped a major bank shift **17% of its customers** to premium services, raising revenues by **\$700M+¹**

Ideal customer experiences

Offer the right products with the right terms at the right time to meet customer expectations for fast applications, frictionless verifications, and personalized service.



75% of consumers
expect a response within the first **5 minutes** of making contact online.²

Better predictive outcomes

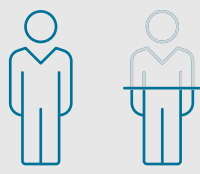
Leverage differentiated data and predictive analytics for more accurate credit decisions. And, approve more customers or the same number of customers with lower expected charge-offs — or both.



Say “yes” up to **20% more.¹**

As things shift, having the ability to pivot and respond quickly is key

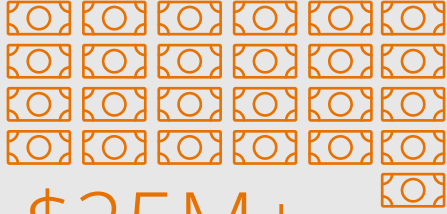
Digitization is changing customer expectations and demands. Keeping pace with these shifting dynamics can be challenging — but it doesn't have to be. **Decision Hub incorporates a unique mix of data, attributes, scores, and analytics** to help you keep your acquisition strategy in step with industry and market changes.



50% more
people qualify for credit when bank transaction data, telecom and utility data, and income and employment data are used along with credit scores.¹



By identifying consumers 4x more likely to open a new account, **one financial institution increased open rates by 146%.¹**



\$25M+ a year
in potential charge-offs can be generated by 100K fraudulent synthetic identity accounts.¹

Understanding that **credit scores alone can no longer provide a competitive edge**, businesses are attempting to find viable new prospects by complementing their decision frameworks with siloed data and analytics components. But these disparate systems typically lead to slow decisioning, lost opportunities, and poor consumer experiences.

Don't let market changes and disparate systems slow you down. Explore what Decision Hub can do for your business.

Learn more about our configurable decision management solution with pre-built use cases, pre-implemented data, readily available components, and unique templates for faster, more accurate decisioning today.

equifax.com/business/interconnect-decision-hub



¹ Equifax data
² <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/customer-experience-creating-value-through-transforming-customer-journeys>