



**EQUIFAX**<sup>®</sup>

## InterConnect Decision Hub

### Keeping your acquisition strategy in pace with changing times

Fluctuations in employment, income and consumer behaviors can create substantial obstacles to reliable credit decisioning. But even as uncertainties rise, consumer demands for quick, near-instant inquiry responses continue to grow. In fact, 75% of consumers expect a response within five minutes.<sup>1</sup>

In this environment, profitable and responsible growth requires the ability to quickly model, test, deploy and revise strategies. Decision Hub fills this need by providing a unique mix of differentiated and alternative data, attributes, scores, and analytics that enable you to mitigate risk — while expanding credit to new and underserved consumers.

#### **Fast, agile, configurable decision management**

Many businesses make the mistake of responding to changing market trends with a variety of data and analytics solutions. While this approach can create some of the needed capabilities, using siloed or disparate systems often results in slower decisioning, which can lead to lost opportunities and unsatisfactory consumer experiences.

Decision Hub provides a centralized decision intelligence platform that can be aligned with your specific objectives — across risk management, account opening and lending, compliance, and more. Because Decision Hub is a pre-built, ready-to-use command center, you have the flexibility to choose and integrate only the tools you need.

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#### Cloud Solution

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##### **Key benefits**

**Accelerate account acquisition** with streamlined access to data — cutting decisioning time from minutes to seconds.

**Drive powerful credit and risk strategies** with relevant and differentiated data, powerful analytical models, attributes, and scores.

**Responsibly extend credit to those who need it most**, without impacting your risk levels, by using alternative and trended data to identify new and underserved prospects.

**Leverage cloud-based technology** that's secure, easy to implement, deploys rapidly, and helps reduce costs.

**Adapt and grow quickly** with pre-built business workflows, pre-integrated data, and decisioning templates and patterns.

<sup>1</sup><https://www.forbes.com/sites/blakemorgan/2019/12/16/100-stats-on-digital-transformation-and-customer-experience/?sh=1ace9b3b3bf3>

## Decision Hub: a faster response to fluctuating markets

Decision Hub offers the differentiated data and advanced analytics only Equifax can provide to execute data attribution, analytical models, and rules strategies on the front end. It works with any data type and offers seamless, single-point access to disparate data across an array of sources.

This provides more precise predictive insights on consumers — quickly — and enables you to easily adjust your decisioning strategies.

The platform also provides native integration with Equifax Ignite®, our revolutionary portfolio of premier data and advanced solutions that supports the full analytics lifecycle, for:



**Improved data visualization,** attribute development, modeling, and decision policies through the Automated Feedback Loop.



Moving from analytics to production in record time with **best-of-breed attribution** and modeling tools.



Experiment with **enhanced rules** by creating data simulations and tests with linked transactional and market data.

### Key features:



**Built-in data sources and business flows:** Leverage a comprehensive list of pre-integrated consumer and commercial data sources and built-in orchestrations for the most common acquisition use cases.



**Built-in keying and linking:** Create a single view of customers across disconnected data sources to reduce costs and improve analytical insights.



**Customer Acquisition UI:** Leverage a responsive front- and back-end component that supports the acquisition process with the ability to submit, search, and underwrite multi-applicant applications.



**Decision reports:** Get a clearer understanding of the acquisition process with specific and business-oriented decision reports.



**Advanced Modeling Engine and Neurodecision Technology®:** Develop credit decisioning strategies and risk models that incorporate regulatory-required reason code generation.



**Standard reports:** Gain deeper visibility into decisions with transaction data, scoring models, and pre-built reports, like Decision Summary, Products Offered, Fraud Alerts, and more.



**Collaborative, role-based access:** Share decisions intelligence across organizational silos to make better decisions at scale, while providing unique access control across several different roles — like data entry, read only, credit analyst, underwriters, managers, and more.

## Don't let changing markets slow you down

Leverage a configurable decision management solution with pre-built use cases, pre-implemented data, readily available components, and unique templates for faster, more accurate answers today.

**800.879.1025 • [equifax.com/business/interconnect-decision-hub](https://equifax.com/business/interconnect-decision-hub)**