



EQUIFAX

InterConnect Decision Lite: A new decisioning solution to help your business grow

Automated decisioning for small businesses

Introducing InterConnect® Decision Lite™: A streamlined, cloud-based decisioning solution for small businesses. Gain access to a budget-friendly platform offering simplified decisioning supported by an enhanced view of consumers' credit risk and predefined decision rule sets.

- **Offers a budget-friendly decisioning platform** for streamlined credit and risk assessment
- **Supports out-of-the-box decisioning** with predefined data and decision rule sets
- **Provides secure, always-on decisioning functionality** through cloud-native technology
- **Built to meet the needs of small and medium-sized businesses** including financial services, insurance, telecom, utility, home improvement, and family-owned businesses

To be competitive, small businesses need to quickly meet customer needs. So when it comes to consumer decisioning — such as extending a line of credit, determining rates, approving a new customer for service, or defining deposit amounts — small businesses need to expediently respond to inquiries and applications to win new customers.

Yet many small businesses have limited resources, analytical expertise, and budget to support decisioning efforts. Small businesses that rely on manual reviews of credit reports often struggle to efficiently review applications. At the same time, available decisioning platforms may be too complex or expensive for a small company's needs and business model.

Achieve the right balance of automation, preconfigured options, speed, reliability, and cost to support your decisioning needs.

With our new decisioning solution, small businesses can gain access to a budget-friendly platform that offers turnkey decisioning supported by an enhanced view of consumers' creditworthiness and predefined decision rule sets. The platform enables small businesses to achieve the right balance of automation, preconfigured data and rule sets, speed, reliability, and cost to support their decisioning efforts.

- Automate client decisioning for applications
- Rely on pre-packaged data and rule sets tailored for their industry
- Minimize manual evaluations and speed credit report reviews
- Avoid the resources and expense required for custom decision models
- Benefit from secure, always-on cloud-based technology

Fuel decisions with defined data and preconfigured analytical rule sets.

The new platform can help small businesses make decisions on consumers who have applied for or inquired about a new product or service. This includes consumers who have applied directly or responded to prescreen, prequalification, or preapproval marketing campaigns.

Small business analysts can rely on defined data and preconfigured analytical rule sets to gain insight and make decisions based on:



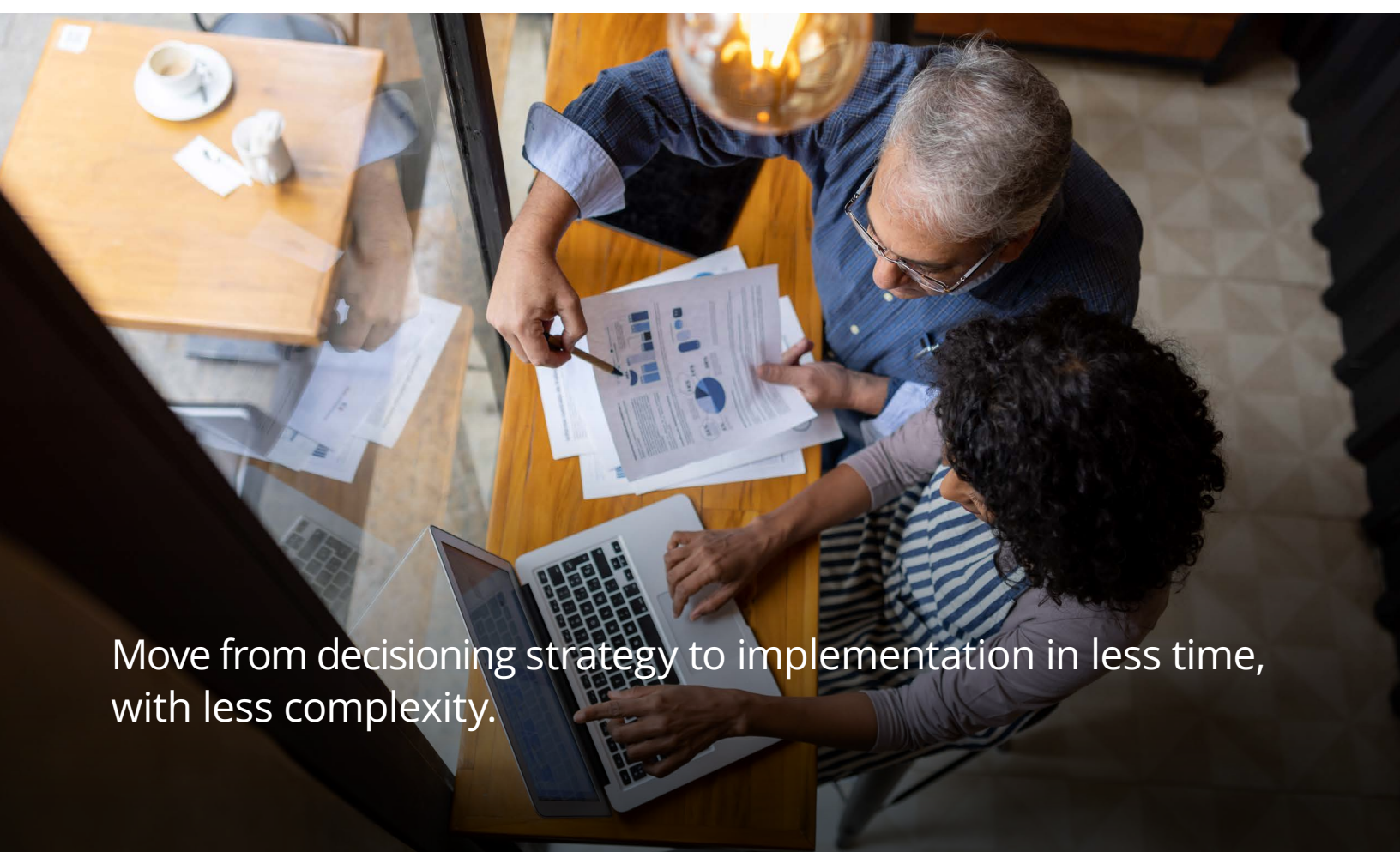
Credit history



Telco, pay TV, and utility payment history data






Identity verification





Move from decisioning strategy to implementation in less time, with less complexity.

Here are some sample data and rule sets you can expect:

Financial services	
Data	Rule sets
 Credit VantageScore Bankruptcy Navigator Index	<ul style="list-style-type: none">• Configurable business rules for decisioning• Consumer credit data knockout rules• Credit model score decision matrix• Identity verification knockout rules
 Credit + Telecom and utility data Insight Scores	
 Identity Digital Identity Trust	

Additional datasets are available

Communications and utilities	
Data	Rule sets
 Credit + Telecom and utility data Advanced Energy/ Advanced Energy Plus Advanced Communications/ Advanced Communications Plus	<ul style="list-style-type: none">• Configurable business rules for decisioning• Consumer credit data knockout rules• Consumer credit model score decision matrix• Telecom and utility accounts knockout and account balance rules• Identity verification knockout rules
 Identity Digital Identity Trust	

Additional datasets are available

Get started in days

This new decisioning solution will be available in the Equifax for Developer Portal. Locate the API, input your decisioning rules, and get up and running in a matter of days.

equifax.com/interconnect