



EQUIFAX

OneScore for Alternative Finance

Score more consumers, *better*.

Power-up lending with the most data, all in a single score.

In today's lending landscape, relying on dated methods or single data sources simply won't cut it. Equifax has developed a **next-generation, cloud-based risk score to help alternative finance lenders** more effectively score and approve more consumers — without increasing risk thresholds or additional losses.

OneScore for Alternative Finance was **built using the latest modeling technology, including gradient boosting machine learning and artificial intelligence**. And, it leverages our **Equifax-exclusive data assets**, including: DataX, Teletrack, telco and utility consortium data, and the option to include traditional credit data from Equifax.

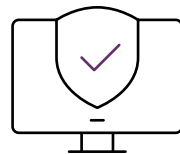
When used in combination with traditional credit data from Equifax, OneScore for Alternative Finance can deliver:

- up to **48% lift in KS for short-term lending**,
- up to **66% lift in KS for lease-to-own industries**, and
- up to **45% lift in KS for subprime fintech lending**^{1,2}

when compared to other alternative data scores. Additionally, it could help **boost approval rates by 20-40% and expand data coverage to reach 97.7% of the market**².

Ready to learn more? Let's take the next step.

Speak to your Equifax representative to complete a validation and see how OneScore for Alternative Finance can perform for your business.



Access our Equifax-exclusive data assets in a single score, including: DataX, Teletrack, telco and utility consortium data, and the option to include traditional credit data from Equifax.

equifax.com/business/product/onescore-for-alternative-finance

¹ Kolmogorov-Smirnov statistic
² Equifax Data and Analytics, 2024