# Greater opportunity is just a score away

Get more predictive with **OneScore from Equifax** 

Uncovering new opportunities requires more complete financial profiles. But without the right data, knowing which consumers are the least risky isn't always easy.

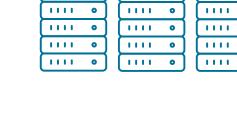
So how do auto, consumer finance, and credit card lenders grow portfolios while minimizing risk?



### Unlock growth in new areas with OneScore

This robust, three-digit risk score helps lenders assess if consumers are likely to go 90 days past due in the next 12 months. How? By combining traditional credit data with differentiated alternative data, including:

### Specialty finance data



Non-traditional lending history from DataX and Teletrack on 80M+ credit invisible or rebuilding borrowers

## credit data

**Trended** 



and debt management insights

Up to 24 months of credit usage

Payment history from 160+ service providers on 40M consumers not found in traditional credit reporting

Telco, pay TV,

and utilities data

OneScore

# traditional credit data

OneScore can be used with or without

### credit data to: Gain a more holistic view of

Use with traditional

consumer finances

Score applicants more

accurately and confidently

Increase process

efficiency

### You already have a credit score

Use without traditional

credit data when:

and want to augment that data

in good traditional credit standing

Products don't require a

traditional credit check

Scoring consumers who may not be

### **Score more Uncover new Lend more** opportunities profitably consumers, better with more complete, by expanding your through more accurate

pool of prospects.

One score. Many benefits.



consumers

stronger financial

information.



by seeing how they use

financing holistically.



**Increase efficiency** with multiple data sources in a single score.

decisions and

appropriate offers.



Lenders using OneScore can see up to:

KS lift in predictability<sup>1</sup>\*

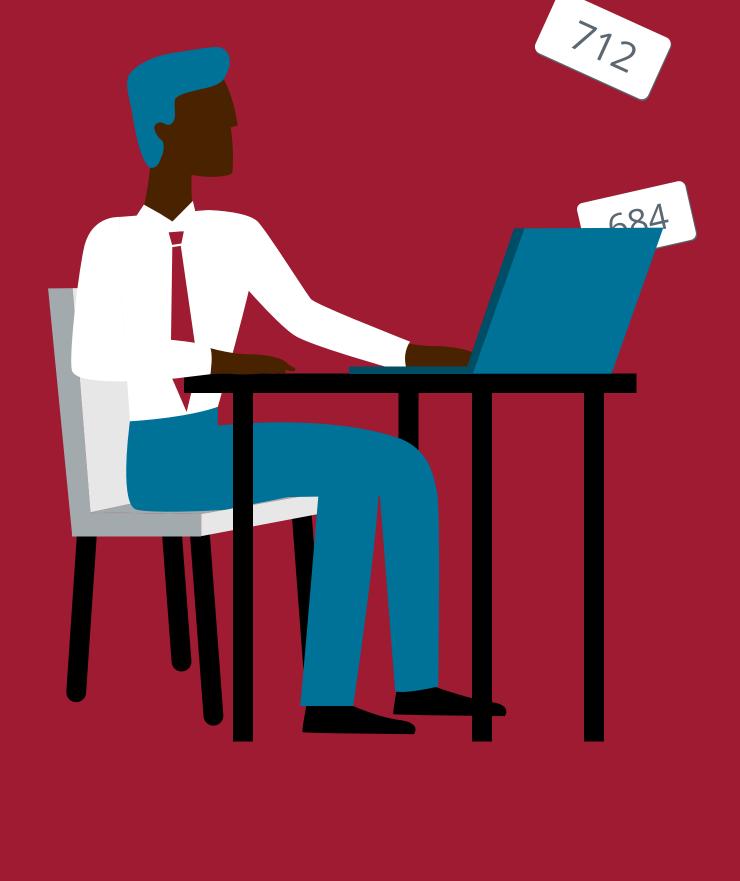
801

21%

more scorable applicants<sup>1</sup>\*

15.5% more approvals<sup>1</sup>\*\*

All of which could help uncover millions in revenue.



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Awhole new world ofinsights

Learn more about how OneScore from Equifax can help you find new opportunities

starts here

without increasing risk. equifax.com/onescore