Greater opportunity is just a score away

Get more predictive with OneScore from Equifax

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:

- Payment history from 160+ service providers on 40M consumers, not found in traditional credit reporting
- Trended credit data with up to 24 months of credit usage and debt management insights
- Non-traditional lending history from DataX and Teletrack on 80M+ credit invisible or rebuilding borrowers

OneScore can be used with or without traditional credit data

Use with traditional credit data to:

- Gain a more holistic view of consumer finances
- Score applicants who typically lack a credit score
- Increase acceptance rates and confidence
- Reduce costs and increase process efficiency

Use without traditional credit data when:

- You already have a credit score and want to augment that data
- Scoring consumers who may not be in good traditional credit standing
- Products don’t require a traditional credit check

Use with traditional credit data where:

- You already have a credit score and want to augment that data
- Scoring consumers who may not be in good traditional credit standing
- Products don’t require a traditional credit check

One score. Many benefits.

- 21% more approvals**
- 15.5% more approvals*
- 10% G36**

Lenders using OneScore can see up to:

- 21% more approvals**
- 10% G36**
- 15.5% more approvals*

All of which could help uncover millions in revenue.

A whole new world of insights starts here

Learn more at equifax.com/onescore

*Based on studies conducted by Equifax data and analytics
**When compared to a traditional credit score alone.

Uncovering new opportunities requires more complete financial profiles. But without the right data, consumers who are underserved are left behind.

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

OneScore from Equifax can help by combining additional credit data with differentiated alternative data included.