



**EQUIFAX**<sup>®</sup>

## OneScore for Energy

### Improve your deposit collection strategies with a next-generation, multi-data score

The challenge for utility companies is constant: balancing risk mitigation with customer experience. Collecting unnecessary deposits can lead to administrative burdens and interest expenses, while failing to obtain them from high-risk applicants can lead to bad debt.

To stay competitive, companies are looking for a cost-effective score that will help assess risk during account origination, provide a high scorable rate, mitigate losses, and remain easy to implement. **OneScore™ for Energy** is a powerful, multi-data risk score designed to help utility companies set appropriate deposit amounts and segment consumers for rate offerings.

#### The power of differentiated data

OneScore for Energy goes beyond the traditional credit report. It integrates exclusive alternative data sets that are highly predictive of consumer behavior in the energy and utility space:

- **Alternative Data:** Leverages payment history from 160+ telecommunications, utilities, and pay TV providers, providing insights into more than 222 million unique consumers and how they manage their everyday essential bills. This data serves as a complementary indicator of payment behaviors along with traditional credit history.
- **Traditional Credit Data:** Incorporates the industry-standard Equifax credit file, including 24 months of trended data to capture a consumer's financial trajectory rather than just a static snapshot.

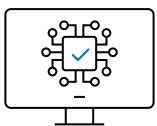
#### Key benefits

Set appropriate deposit amounts to help mitigate risk

Segment customers and prospects for rate offerings

Reduce friction in the application process with faster decisioning

Confidently assess underserved populations, such as credit invisible, thin-file, and credit-building consumers



OneScore for Energy is a robust, multi-data score that leverages traditional credit history and alternative data.

### Strategic advantages for energy providers

- **Predictive Accuracy:** Specifically engineered to measure the likelihood of a consumer becoming 90+ days past due on a new utility account within 12 months of opening.
- **Optimize Deposit Strategies:** Use more granular risk tiering to set deposit amounts that accurately reflect a customer's true risk profile. This helps reduce interest-incurring deposits from low-risk individuals while protecting your bottom line.
- **Segment for Rate Offerings:** Leverage deeper data insights to help segment consumers for specific rate plans or promotional offerings based on their demonstrated payment reliability.
- **High Scorable Rate:** Gain visibility into 38 million+ thin-file or credit invisible consumers who may have a consistent track record of paying utility and telco bills.
- **Comprehensive Onboarding:** When combined with an identity verification tool, OneScore for Energy creates a comprehensive onboarding solution that ensures the person is who they say they are — and that you know exactly how much risk they bring to your portfolio.

Gain visibility into 38 million+ thin-file or credit invisible consumers who may have a consistent track record of paying utility and telco bills.

### Benefits beyond a traditional score

With its combination of unparalleled data assets and patented, advanced analytics, OneScore for Energy delivers improved hit rates and performance over our legacy energy industry score.

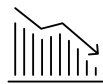
#### With OneScore for Energy, you can see:



**2.8% increase** in scorable population compared to our legacy industry score



OneScore for Energy demonstrates Kolmogorov-Smirnov (KS) **lift of up to 13.7%** when compared to our legacy industry score, illustrating increased predictive power\*



**Up to 15% decrease in bad rate** when using OneScore for Energy for selected applicants\*\*

### Ready to modernize your onboarding strategy?

Stop guessing on deposits and start using a score built for the utilities industry. Contact your Equifax representative today to learn how OneScore for Energy can help you reduce risk, enhance the customer experience, and improve your bottom line.

[equifax.com/business/communications-utilities](https://equifax.com/business/communications-utilities)

\*Based on Equifax analysis of credit-scorable population using OneScore for Energy on a model sample of 2,242,370 consumers. Results may vary based on actual data and situation.

\*\*When holding deposit cutoff rate for the bottom 30%.

Copyright © 2026, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax is a registered trademark of Equifax Inc.