



**EQUIFAX**<sup>®</sup>

## OneView

### The new standard for concise credit reports

#### **Comprehensive reports — made easy**

The Information Age has created a great irony: You now have access to so much information, it's often difficult to quickly locate the exact credit information you need, when you need it. But that's all about to change.

OneView sets a new industry standard for simplicity and clarity. With OneView, making sense of complex and lengthy data is a thing of the past. This robust, client-centric solution presents the relevant credit decisioning information you need, in an easy-to-review, consolidated format. With this cloud-based solution, even small- and mid-sized businesses can access easy-to-read reports when they need them.

#### **Simplified reports, based on your needs**

OneView is designed to provide a comprehensive, up-to-date overview of each consumer's credit. You may use the default settings to immediately get a snapshot of any consumer, or customize your settings to gather the information that is most relevant to your business. Only OneView provides you with:

- The industry's first "drag-and-drop" configuration report engine
- Pre-defined standard template options for quick onboarding
- Flexible configuration options that let you keep up with ever-changing requirements

#### **Complete View of the Consumer**

With the addition of income and employment data from The Work Number™ on the OneView report, you may now tap into a vast database of employment records and minimize your reliance on applicant-provided pay stubs or W-2s. In conjunction with standard credit scores, data provided directly from employers helps you gain a clearer picture of a consumer's ability to pay.

#### **Additional Data Sources**

You may now include alternative data sources on your existing credit report providing you a comprehensive view of a consumer enabling you to say "yes" more. OneView now includes Income and Employment data from The Work Number and the DataX Credit Report. We plan to include additional data sources like utility and telco data and public record data.

#### **Key benefits**

**User-friendly** reports that are concise and easy to understand.

**Easy accessibility** for businesses of all sizes.

**Faster, more confident decisions** based on extensive, up-to-date data sources.

**Customizable reporting** based on the criteria, data points and insights that matter most to you.

**Default settings** that enable you to get fast, relevant, detailed insights from day one.

### **Income and Employment data from The Work Number**

Income and Employment provides access to a vast database of employment records thereby minimizing your reliance on applicant-provided pay stubs or W-2. Data provided directly from employers, in conjunction with traditional credit data, helps you gain a clearer picture of a consumer's ability to pay.

### **DataX Credit Report**

Specialty finance data enables you to bring more non-prime borrowers into view by sharing information from non-traditional borrowers such as payday loans, subprime credit cards, and installment loans to name a few.

### **Reporting and delivery designed with you in mind**

In addition to its customization and ease of use, OneView generates reports that are formatted around your specific preferences. OneView is available in a graphic or text-only format. This cloud-native solution also enables you to access reports via our secure Eport Cloud portal, or you can choose API/system-to-system delivery via your own network.

### **One report. One complete view. Countless benefits.**

OneView was designed to give you a broader view of your customers through a brief, consolidated report that brings together the most relevant risk and credit decision data. This industry-leading solution provides a visually consistent analysis of any customer, enabling you to quickly and easily evaluate any credit transaction.

At the heart of OneView is a customizable dashboard that enables you to access and review multiple fields. By leveraging a diverse and exhaustive range of data sources, OneView enables you to glean customer insights that are relevant, thorough, and up to date.



This powerful solution draws heavily from industry-leading Equifax data. Future updates will also incorporate a variety of alternative sources, such as specialty finance data, consumer-permissioned bank data, as well as utility and telecom data. The result is a balance of depth and clarity that is virtually unmatched in the industry.

### **Bringing big insights to businesses of any size**

With OneView, companies of all sizes can enjoy fast access to reliable, up-to-date credit data. This powerful solution is especially valuable to small- and mid-sized businesses that often face real-time "approve or lose" interactions with customers.

You want reduced risk and user-friendly reports. Your customers want a fast decision. With OneView, you really can have it all — in a single, easy-to-read report.

**Learn more today. [equifax.com/business](https://equifax.com/business)**