

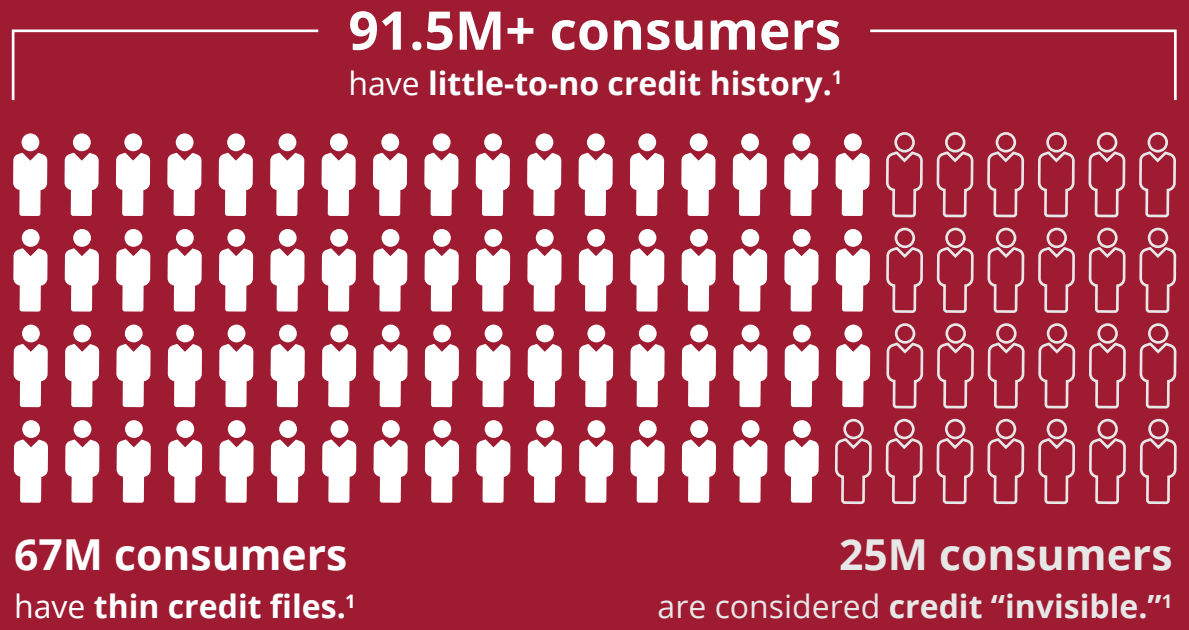


Widen your scope. Broaden your perspective.

Say "yes" to more members and expand access to credit

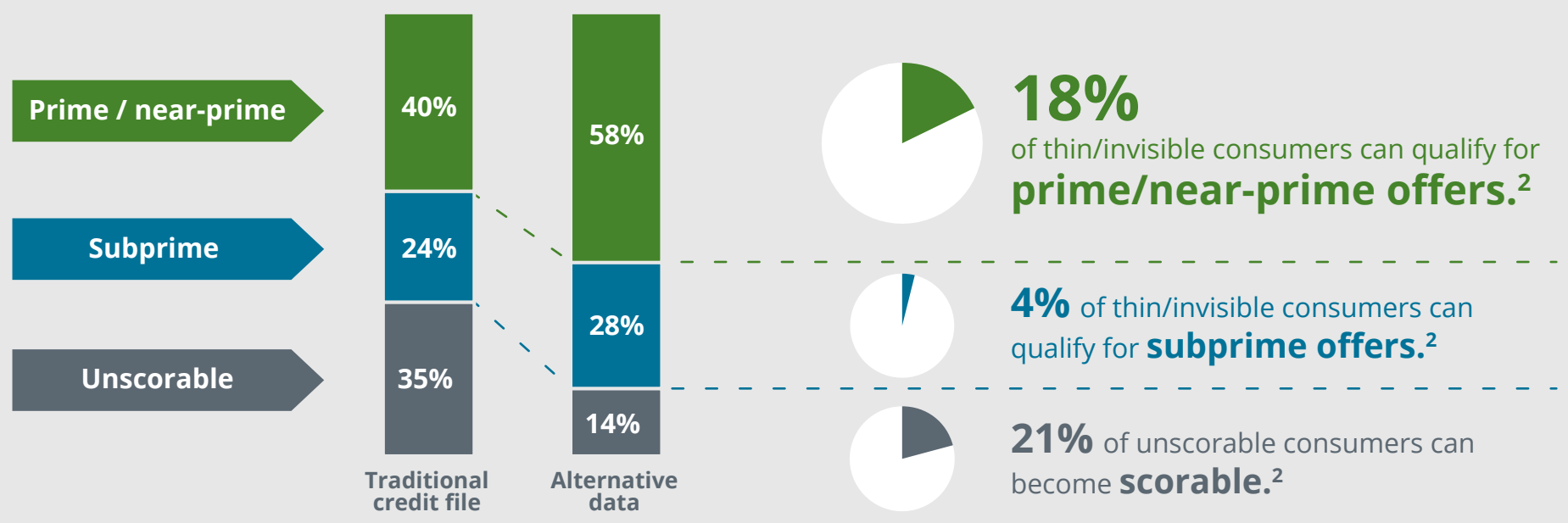
Lenders traditionally rely on credit scores to determine the right audience and approval criteria for their offers. However, what happens when millions of consumers have limited credit history and activity?

Challenges facing the current state of lending



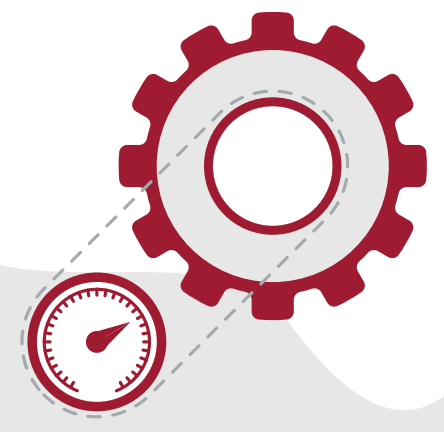
New and better opportunities start with better data and solutions

Identify more opportunities of scorable consumers to help increase approvals and credit offers — all while maintaining the same risk levels.



It's critical the credit ecosystem evolves — for everyone

Excluding these consumers may lead to diminished credit access and missed opportunities for lenders. By leveraging alternative data (data not found in a traditional credit file), you can reveal up to 20M more scorable consumers.²



Powerful, differentiated data. A million times "yes."

Telco and utility data
Account and payment history

When incorporating telco and utility data into your decisioning process, you could move **4M more consumers to prime or super-prime offers.**²

Income and employment data
From The Work Number® by Equifax

When adding data from the The Work Number database into your credit decisioning process, you could enable **7M+ consumers to qualify for better credit offers** — and another 3.4M consumers to move from unscorable to the subprime score band.²

Consumer-permissioned data
Bank and investment and utility and telecom payments

With bank transaction data on all consumers, you could **reduce the credit unscorable population by as much as 50%.**²

Specialty finance data
From Teletrack® and DataX

The combination of Teletrack and DataX will create a leading U.S. specialty consumer reporting agency with **data on more than 80M thin-file², unbanked, underbanked, and credit rebuilding consumers.**

Start saying "yes" to more today

Subprime lenders realized \$13.7M in annual loss savings by using alternative data² that only Equifax can provide.

Contact us to learn more about how we can help your business improve account acquisition, relationship management, and risk mitigation efforts — and improve financial inclusion along the way.

equifax.com/business/credit-decisioning



¹ Consumer Financial Protection Bureau
² Equifax Data, 2020. Result may vary based on actual data and situation.