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**

- 91.5M+ consumers have little-to-no credit history.
- 67M consumers have thin credit files.
- 25M consumers are considered “credit invisible.”

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 (not found in a traditional credit file), you can reveal up to 20M more scorable consumers.

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.

**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.

- **Consumer-permissioned data**
  - Bank and investment and utility and telecom payments
  - With bank transaction data on all consumers, you can reduce the unscorable population by as much as 50%.

- **Income and employment data**
  - From The Work Number® by Equifax
  - When adding data from 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.

- **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-file, unbanked, underbanked, and credit rebuilding consumers.

Start saying “yes” to more today

Subprime lenders realized $13.7M in annual loss savings by using alternative data 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](http://equifax.com/business/credit-decisioning)