EQUIFAX®

Unlock

Risk Decision Intelligence

Bridge credit risk, identity and fraud, and consumer capacity data to sharpen your originations



Consumer lending has become more complicated.

That's why you need **Risk Decision Intelligence**.

Traditional credit scores have long served as a foundational indicator of a consumer's likelihood to become delinquent. But the complexity of today's economic environment means that relying on these scores alone may not provide a complete view of a consumer's financial reality. You could be turning away good applicants while simultaneously letting riskier applicants slip through.

Overcome these challenges with **Risk Decision Intelligence** — a multidimensional approach to evaluate consumers seeking credit and smartly grow your portfolio.

Risk Decision Intelligence offers three key pillars to help you make smarter lending decisions:



Credit Risk Fidelity

Gain an expanded view of consumer credit risk



Identity and Fraud Confidence

Verify identity and help block fraudsters



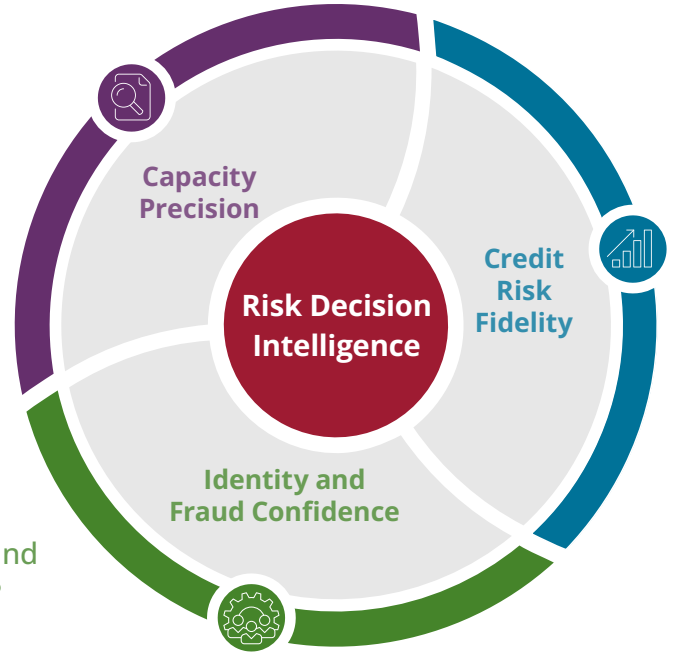
Capacity Precision

Evaluate an applicant's true borrowing capacity

Transform your lending decisions with **Risk Decision Intelligence**

Risk Decision Intelligence offers a holistic, data-driven approach to fuel your origination and gain a more complete view of consumers seeking credit. It augments your traditional risk data with additional FCRA compliant, adverse actionable data to help answer these questions:

How much can this consumer truly afford to borrow without defaulting?



Do you have the full picture of a consumer's payment history?

Is this person real, and do they plan to pay?

Overcome consumer risk blind spots

Use **Risk Decision Intelligence** to avoid the hidden risks created by static credit scores: prematurely turning away creditworthy borrowers, missing identity and fraud signals early in the funnel, and obscuring true consumer affordability.

Explore the 3 pillars of **Risk Decision Intelligence** →



Credit Risk Fidelity

Better assess creditworthiness with an expanded view of consumer financial behaviors

Relying solely on traditional credit scores could mean you are missing out on potential new customers while unintentionally approving higher risk applicants. With Credit Risk Fidelity, you can help overcome this challenge to confidently expand your acquisition criteria and achieve a more superior risk separation.

Here's how to gain an expanded view of consumer risk:

Incorporate alternative data

Use OneScore with VantageScore® to gain insight on credit behaviors for over 76.1 million consumers that are unscorable using traditional credit scores. Discover payment history for telecom, Pay TV, and utilities accounts combined with traditional credit data, as well as use of alternative finance payment history.

Differentiate first-party fraud

Integrate Credit Abuse Risk to segment consumers that show indicators of committing first-party fraud.

Spot likely bankruptcy

Filter likely high risk consumers with Bankruptcy Navigator Index® 5.0. Identify consumers more likely to file for bankruptcy in the next 24 months.

Drive profitable growth
by safely expanding acquisition criteria to deliver...

+16%

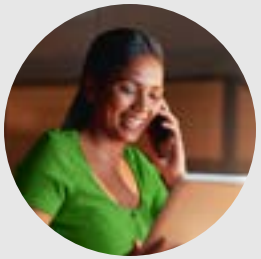
increase in approvals
without adding risk.

Achieve superior risk separation. Gain

+12%

increase in identifying
the highest risk bads.

*Equifax analytics



Identity and Fraud Confidence

Verify identities and block fraudsters

Evaluating consumers for new credit is not just about assessing their credit behaviors — it is also about ensuring that applicants are real and intend to pay their debts. That's why it is important to layer in identity verification and fraud detection into your origination strategies so you can help minimize risk before you make a decision.

Protect against fraud by taking these steps:

Detect first-party fraud

Use Credit Abuse Risk to identify consumers most likely to misrepresent information or exploit credit for personal gain.

Spot fake identities

Layer in Synthetic Identity Risk to quickly detect manufactured, fake identities.

Verify identities

Streamline applications with Identity Proofing. Ensure that information provided by the applicant is real, affiliated with the person, and can be trusted.

Proactively secure your portfolio against synthetic and first-party fraud with...

+67%

more captures

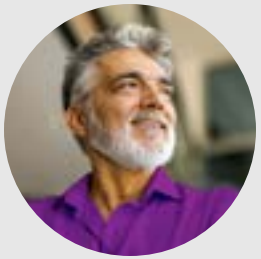
of the riskiest 1%.

Traditional methods fail to detect up to...

+95%

of synthetic fraud.

*Equifax analytics



Capacity Precision

Evaluate an applicant's true borrowing capacity

Beyond approving creditworthy customers and stopping fraud, you also need to ensure you lend the right amount. By layering in insight on consumer estimated borrowing capacity and affordability, you can better determine how much a consumer can truly afford to borrow and avoid over-lending. Then you can set the optimal loan amount and the right terms for new lending accounts.

Gain insight on capacity and affordability:

Predict consumer capacity for new debt

Leverage Consumer Affordability View to better understand how much estimated new debt a customer can safely handle without entering financial trouble. Rank consumers by predicted repayment capacity and access monthly repayment capacity dollar estimates.

Automate employment and income verification

The Work Number® is the gold standard for instant employment and income verification, fueled by our repository of data contributed by over 5 million employers.

Assess consumer's wage income

Integrate Consumer IncomeView+™ to gain a more accurate estimation of wage income based on credit data, alternative attributes, and AI-powered modeling.

Eliminate over-lending losses by accurately forecasting a customer's true debt capacity. Use our solutions to achieve...

+4.5%

more effective risk separation (KS Lift) for revolving credit.

Relying on legacy systems yields income estimates that are...

+11%

less accurate.

*Equifax analytics

Scale your strategy with a modular, flexible approach

Whether you want to expand your view of consumer credit, strengthen fraud detection, gain deeper consumer capacity insights, or all of these, you have the flexibility to choose only the solutions that fit your business needs.

- Pick and choose the exact tools for your goals
- Easily integrate selected solutions into existing workflows
- Work with one partner to optimize lending decisions and streamline implementation

Switching to VantageScore® from your existing legacy credit scoring solution can drastically cut costs, thus helping to free up budget for Risk Decision Intelligence — often at zero net cost. Discover how one credit union used VantageScore® to achieve 50% savings and reach more members.



Improve your risk decisions AND meet your budget.

EQUIFAX

Achieve stronger performance with intelligent risk decisions

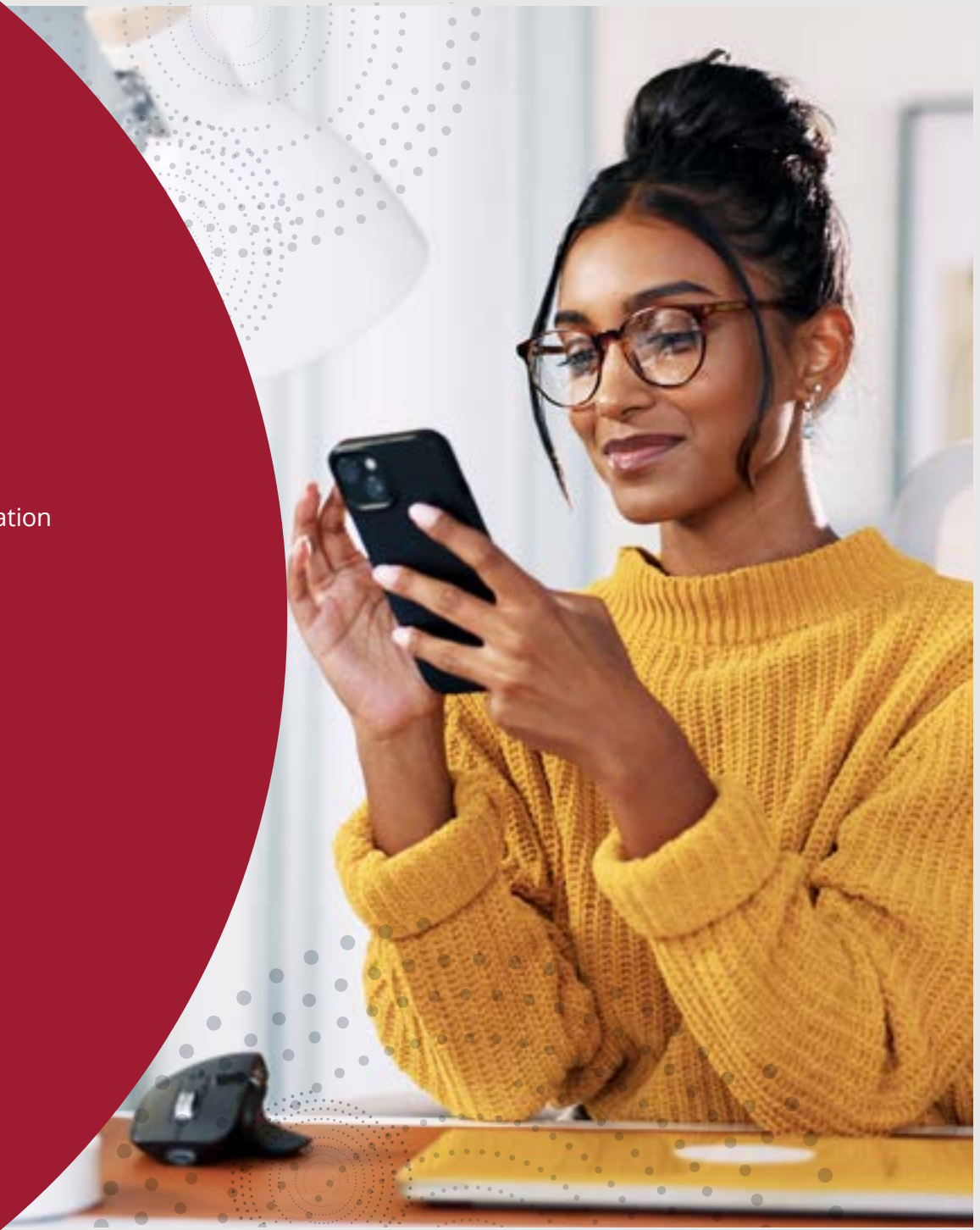
Building a resilient decisioning framework isn't about avoiding risk altogether — it is about understanding it completely.

Rely on **Risk Decision Intelligence** to bridge the gaps in your origination strategy and confidently grow your lending portfolio.

- Approve qualified applicants faster
- Reduce default rates
- Insulate your portfolio against changing consumer economics

Contact us to get started.

go.equifax.com/rdi



Actual results may vary based on portfolio composition and individual use cases.

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