



EQUIFAX[®]

Global Consumer Credit File

Helping you grow and retain your clients who are newcomers to Canada

Global Consumer Credit File provides lenders with a seamless and secure platform that connects with global credit bureaus and enables accurate and informed decisioning through robust data.

Improve your credit decisioning, and more



Trusted Data: Industry-standard, authenticated information directly from our foreign bureaus, so you have accurate, recognized and compliant information to help you make a sound decision.



Score Alignment: Trusted score alignment between Canada and associated foreign bureaus. Get a calibrated score, the score from the originating country, and a local Canadian score, where applicable.



Account Management: Insights beyond point in time adjudication. You'll continue to get stronger and deeper insights for ongoing engagement to identify opportunities for cross-sell, upsell, plus continued risk management — helping you retain more clients.

Key benefits

- ✓ Calibrated score provides a unified and global view of a consumer's creditworthiness
- ✓ Cross-border insights to serve a diverse customer base
- ✓ Seamless integration
- ✓ User friendly and readable format to help users make accurate and quick decisions
- ✓ Offered via our Cloud platform which maintains industry leading data privacy and security standards

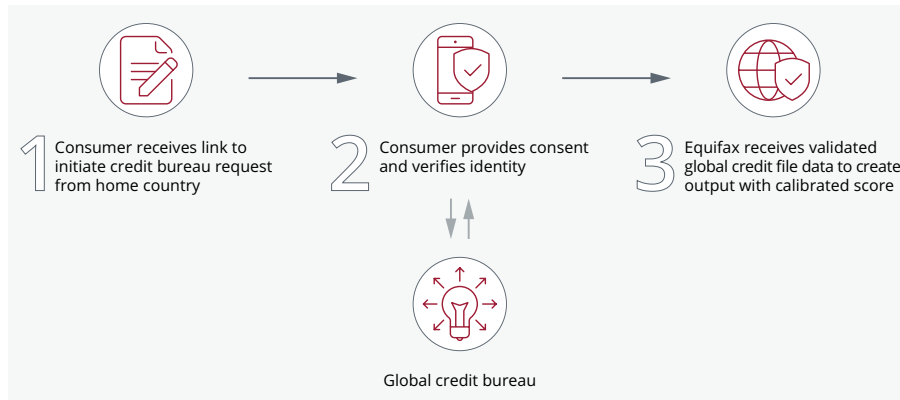
Confidently leverage **trusted global credit data** to help drive business growth, reduce risk, and expand credit access for newcomers to Canada.

- **Grow your lending portfolio** by adjudicating on available global information about a newcomer's financial standing and payment behaviours.
- Retain more clients, and offer them **more/higher value products** with confidence.
- Foster **financial inclusivity** by providing credit to newcomer to Canada consumers who have limited credit history in Canada, but potentially a more robust credit profile in their home country.

A seamless experience for you and your clients

- A credit file with the applicant's home country credit information appended with Canadian credit information
- Delivered in real time for risk adjudication
- Leverages home country's credit bureau data insights

Simple consumer journey with seamless integration of Global Consumer Credit File in just a few seconds.



Set up is easy

Clients can easily activate the product and solution with the assistance of their technology team, through two channels, digital or in-branch. Our country-to-country connection ensures accurate score alignment and reliable data. Once activated, enjoy a seamless experience, whether digital or in-branch.

Lenders receive



Canadian score



Global score



Calibrated score

Help bridge the gap between underserved segments of the population while confidently providing credit to consumers with limited Canadian credit history.

Schedule a demo today.

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