

A photograph of two women, one with long brown hair and bangs wearing a blue turtleneck, and another with dark curly hair wearing an orange button-down shirt. They are both looking down at a laptop screen. The image is decorated with five circles: two red and three white, arranged in a scattered pattern.

EQUIFAX®

Equifax Ignite® Direct

Transform your analytics with secure, cloud-based access to the Equifax consumer data universe and on-demand intelligence.



equifax.co.uk/business

Is fragmented data holding you back?

Financial institutions face continuous pressure to adapt to shifting consumer economic conditions and increasing regulatory requirements.

However, many traditional consumer credit risk analysis workflows remain slow, rigid, and fragmented. Evaluating applicant risk often requires extracting insights from multiple large datasets, leading to heavy internal resource consumption, complex data transfers, and laborious manual data preparation that constrain operational agility.

When conducting retrospective reviews or testing new credit scorecards takes weeks, lenders struggle to respond to emerging delinquency trends or high applicant decline rates. Relying on static monthly credit bureau snapshots or inaccurate self-declared customer expenditure can lead to overly cautious lending strategies, turning away creditworthy consumer applicants while missing opportunities to responsibly expand market share.



What if you could access the Equifax data universe, securely, on-demand. So you can be supported to manage risk smarter, scale faster, and gain a competitive edge?

Now you can. Equifax Ignite Direct is a secure, cloud-native analytics environment that gives you instant, self-service access to Equifax consumer data, Open Banking intelligence, and interactive analytical widgets, alongside your own proprietary data, enabling you to turn complex consumer data into strategic actionable insights.



Introducing Equifax Ignite Direct:

Fast, frictionless risk modelling in the cloud

We developed Equifax Ignite Direct to reduce the friction from consumer credit risk modelling and retrospective data analysis.

Data scientists and risk analysts frequently face long lead times when requesting, joining, and preparing consumer datasets. Equifax Ignite Direct resolves this by giving your team self-service access to a high-performance cloud ecosystem accelerating the time it takes to complete analytical tasks and retrospective reviews.

The platform empowers you to test, build, and optimise consumer credit risk models by evaluating our comprehensive UK consumer data universe.

In addition to traditional credit bureau records, Equifax Ignite Direct incorporates Location-Based Open Banking insights, allowing you to evaluate average income and expenditure values for any specified postcode area across the UK.



Cloud UI deployment:

Instant web-based portal access requiring zero on-premise hardware setup.



Pre-built analytical widgets:

Interactive lending simulator widget to visualise score performance and evaluate portfolio shifts in real time.



Flexible analytical toolset:

Write custom code and execute queries using Python and BigQuery (SQL) within a secure environment. Visualise your analytics results using Tableau or Spotfire.



Dedicated expertise:

Technical support and expert onboarding ensure your analytics team maximises platform functionality from day one.



Self-serve retro:

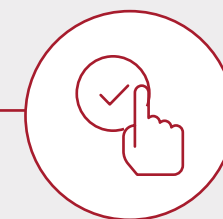
Run your own retro to see the effect of any of our characteristics and scores at a previous point in time, at any time.

Seamless setup. Immediate insights.

Equifax Ignite Direct is hosted entirely in the cloud, so you can access our data universe rapidly, with no complex software integration. Enabling you to seamlessly test, visualise, and optimise scoring models with zero infrastructure overhead and dedicated expert support.



Log into a
secure portal



Select your
preferred
analytical tools



Immediately begin
querying and
modelling data
using custom code

Equifax Ignite Direct supports key business decisions, during pre-launch planning:

- Prospective lenders can evaluate consumer cohorts to establish baseline delinquency expectations and approval thresholds.
- Existing lenders can identify new cohorts, creating robust lending policies from day one, based on real data.



Data intelligence on-demand.

Accelerate data analytics, using secure, cloud-based data intelligence, driving operational efficiency and portfolio growth. All in one platform, from one supplier.

- ✓ **Drive operational efficiency:** Reduce credit risk analytics and retro execution cycles from weeks to days through self-service cloud access.
- ✓ **Elevate your market intelligence:** Access Location-Based Open Banking Insights to view postcode area level average categorised income and expenditure.
- ✓ **Accept more of the right consumers:** Refine credit policy thresholds to identify and approve creditworthy "thin file" or previously rejected applicants.
- ✓ **Streamline decisioning timelines:** Reduce manual document processing and heavy data transfers to instant digital insights.
- ✓ **Optimise portfolio lending strategy:** Simulate the impact of upgraded credit scores (such as RN5) on live portfolios using interactive lending widgets before live deployment.



Let's talk

Choosing Equifax Ignite Direct means transforming how your business analyses data, delivering faster models, smarter lending strategies, and deeper market intelligence.

Book a free consultation with one of our experts.

Book your consultation

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