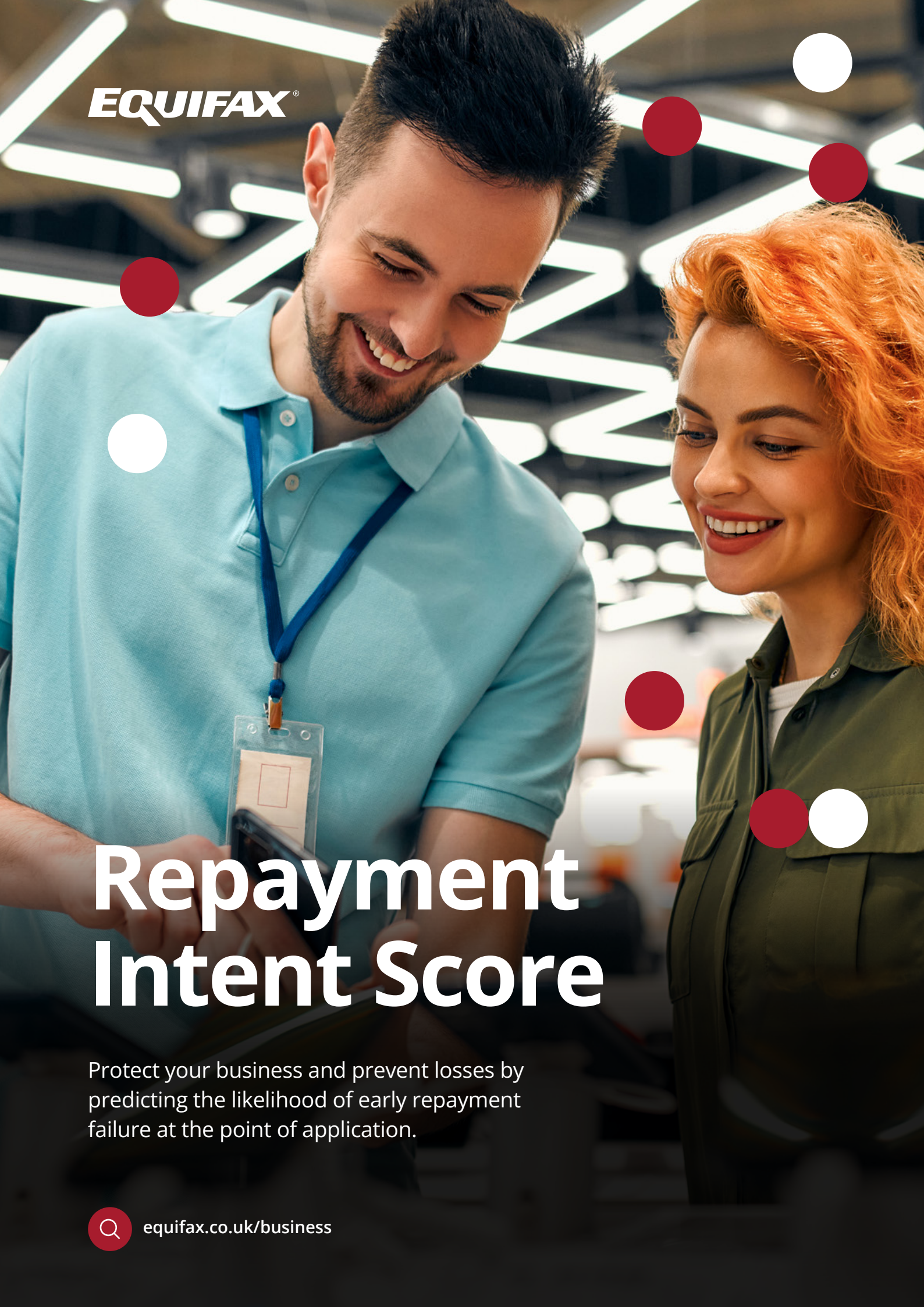




EQUIFAX®

Repayment Intent Score

Protect your business and prevent losses by predicting the likelihood of early repayment failure at the point of application.



equifax.co.uk/business

Defending against early default

Financial institutions, particularly those in the telco and retail sectors, face significant losses when consumers take out credit-related products, such as a handset loan, with no intention of making the repayments.

This behaviour is normally indicative of a fraudulent account, but is often only identified once your business has already experienced bad debt and product loss.

What if, you could spot potential fraud or higher risk customers who cannot, or will not make all their repayments, before the credit agreement is even approved?

Now you can.

Equifax's Repayment Intent Score is a new bureau based score that predicts the likelihood of a consumer either making no or limited payments within the first four months of the agreement.

This unique score works as a crucial early warning indicator helping to support responsible lending by identifying potential fraudulent applicants and people who are unlikely to repay the full balance.

Protect your portfolio

We developed the Repayment Intent Score to provide you with an advanced tool to counter early repayment failure, No Intention to Pay (NITP) risk and fraudulent accounts. This is vital in industries such as telco and retail where the consumer receives a product before the first payment is due. The score acts as a potent second line of defence, complementing existing identity verification and fraud prevention services.

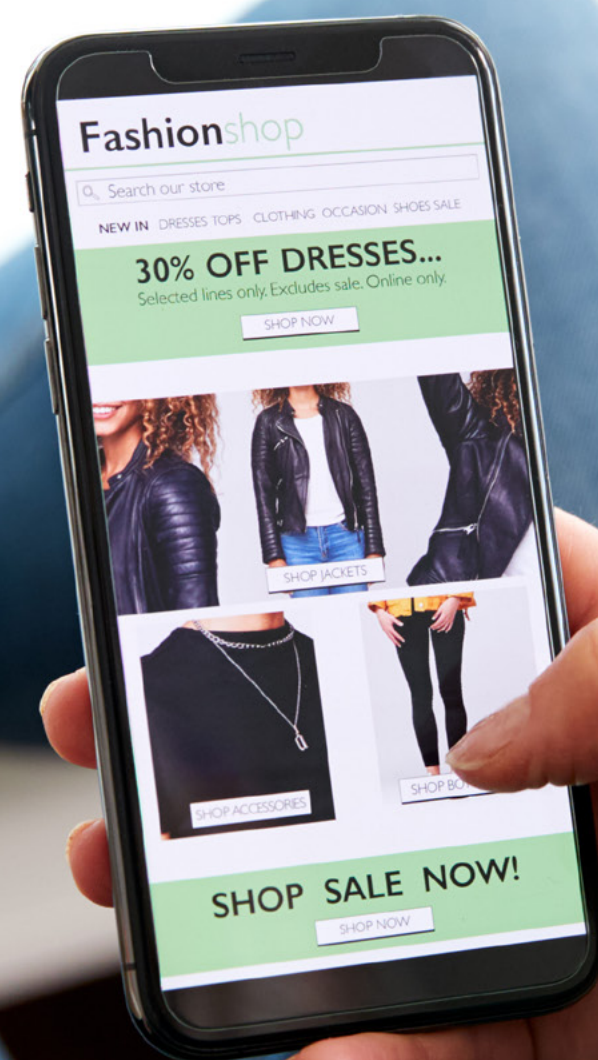
The score predicts the likelihood of a customer failing to make any, or only making a limited number of, payments on a credit agreement, with limited payment defined as two or less payments in four months.

By predicting this early risk, the score provides an edge over standard credit risk models, which typically only identify issues in the first 6-12 months.



Score No Intent to Pay. Instantly.

Combine high volume credit bureau data into a single, easy to interpret risk score.



The **Repayment Intent Score** is returned in a range between -999 to +999 with a typical spread of 0 to 650. A lower score indicates the consumer is more likely to be a No Intention to Pay (NITP) risk, while a higher score indicates the opposite.

You keep complete control by setting policy rules based on the score range you are willing to accept.



Designed to fit seamlessly into your existing decisioning environment, it can be returned alongside your current Equifax Risk Navigator credit score, making adoption simple and fast. It can also be delivered using InterConnect.



Designed for use at the point of application, it can also be used as part of customer management to identify early indicators of fraud or potential payment issues.

The score uses a combination of Equifax's comprehensive data sources including:

-  **Electoral roll information**
-  **Delinquent insight credit data**
-  **Default insight credit data**
-  **Credit searches**
-  **Court and insolvency information**

For customers with thin credit files, property and postcode level data can be incorporated to ensure greater coverage and accuracy.

Easy implementation. Expert insights.

- ✓ **Protect your business** Make better, quicker lending decisions by accurately identifying higher risk consumers who cannot or will not repay a credit agreement.
- ✓ **Predict early default risk** Move beyond standard risk models to detect early signs of fraud and vulnerability.
- ✓ **Reduce losses** Avoid writing off goods provided to consumers who make no or limited payments in the first four months.
- ✓ **Improve operational efficiency** Quickly identify the likelihood of a consumer making no or limited repayments at the point of application.
- ✓ **Quick results** The score fits seamlessly into your existing decisioning environment, making adoption simple and fast for quick results.





Let's talk

Strengthen your decisioning with Equifax's Repayment Intent Score that offers a proactive line of defence by identifying potential repayment failure.

Schedule a free consultation or arrange a retro portfolio review with one of our experts.

Speak to our experts

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