Expanding Access To Credit With Alternative Data

Credit invisibility can be costly

A subprime credit score could be as much as additional $6,600 in interest on an average 30-year mortgage compared to a prime score.

Credit invisibility brings higher costs

Equifax offers Use of bank transaction data alone into scorable credit bands for more U.S. consumers. Data could move 20M more consumers into scorable credit bands.

Credit invisibility

Many rely on high-cost alternative financial products and services such as check cashing services or pawn shop loans. Equifax is a key contributor in helping consumers obtain access to mainstream financial services.

Helping more U.S. consumers obtain access to mainstream financial services requires new insights into individual financial history. With Alternative Data, helping more U.S. consumers obtain access to mainstream financial services is possible.

Consumer-Permissioned Data

Consumer-Permissioned Data can help establish employment and income verification of consumers. With the aid of Equifax Consumer-Permissioned Data, consumers could become scorable — 4 or less accounts

Fulfilled nearly 18M verifications with help of Equifax Government Assistance Programs. Equifax is a key contributor in helping consumers through support of Equifax government assistance programs.

Equifax is a key contributor in helping consumers access to their information. Equifax helped 2.7M people secure a mortgage with the aid of Equifax government assistance programs.

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