EQUIFAX®

Get to Market,

Faster...

...and power profitability throughout the customer journey with Analytics and Decisioning from Equifax.

Analytics, simplified.

We know change —
even when it's for the better —
can be a little intimidating.

That's why we took an unconventional approach and purpose built our solutions to be exceptionally easy to use and implement.

- Pre-configured options and point-and-click data visualizations for non-expert business users
- Robust, "hands on" options available for data scientists and analysts
- In roughly one week, you can be up and running

Analytic projects get complicated, fast…

Setting off a domino effect that directly impacts your bottom line. Complications create friction. Friction creates delays. Delays cost money.

From the data prep — which can easily consume *50 percent* or more of project timelines — to the staggered steps between different teams and analytic environments to build, test and deploy models and scores, there's a lot of unproductive back-and-forth. No wonder it can take six months or longer to launch projects.

That means months upon months of revenue lost due to analytic inefficiency. Depending on business volume, coupled with fast-changing consumer behaviors and market conditions, sometimes it can be the difference that makes or breaks a company.

But not anymore. Now, you can get to market in a fraction of that time. We're talking weeks, or in some cases days. Not months and years.

Go from data to "Done!"
Faster than ever before.

To get your analytic projects to market faster, consider a modern approach. One that brings your data to life within a dynamic, end-to-end analytics ecosystem: Equifax Ignite®.

Instead of juggling disparate data and processes, you get a master control board that puts everything you need at your fingertips, including direct access to all the data you need — your data, differentiated data from Equifax, plus other sources of third-party data.

• Comprehensive analytics tools

• AI and machine learning techniques

• An integrated decisioning platform to build and execute your strategies

• A continuous feedback loop for performance assessment and monitoring

It's all there within a single, collaborative, cloud-based analytics environment. Everything is fully integrated and automated to speed up analytics-to-production timelines.

5x
the power

One Equifax Ignite customer achieved 5 times their original analytic processing power, at times *speeding analysis from several hours to a few minutes.*
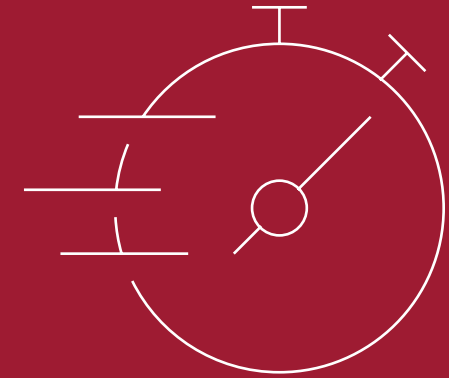
— Equifax analysis

Go from data to "Done!"
Faster than ever before.

It's so much more than that. Our Analytics and Decisioning Solutions are tailored to meet the unique needs of your industry — whatever that might be — and delivered through thoughtfully curated environments that are built to address specific functional needs. After all, marketing projects are very different from credit risk models, account management strategies, and market intelligence. Your analytics environment should reflect that and support those distinct objectives.

What's more, everything is "right-sized" to strengthen and expand your existing analytics resources and expertise. Instead of having to scrap your current process, we meet you where you are today and build on your momentum, providing appropriate levels of data, tools, technology, and support in user-friendly formats.

Keep reading to discover how we have reimagined the analytics-to-production process from the ground up and made it easier than ever to simplify, strengthen, and speed up your production process.

Avoid data management complications and delays

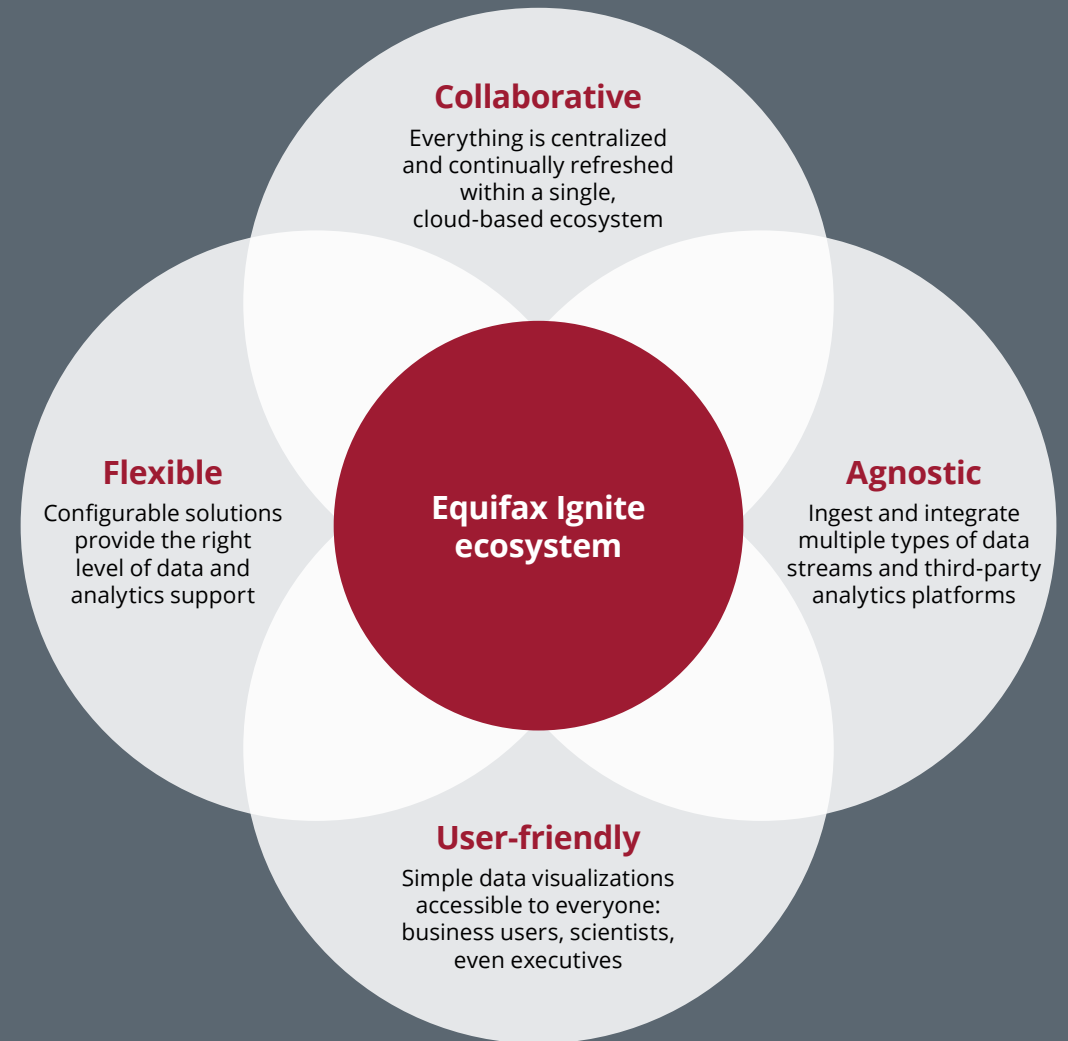Eliminate cumbersome project handoffs between teams and systems

Make smart, revenue-focused adjustments, on the fly

Understand the dynamics of your customers, and your business.

- Delight your customers with personalized moments that align with their lifestyles, behaviors, and preferences
- Better understand your business, how different functional areas impact each other, and how you compare to others in your market
- Explore new paths to keep profitability high and risk low amid fast-moving economic conditions and consumer behaviors
- Make targeted, right-moment adjustments to your business strategies based on predictive, data-driven insights
- Develop fresh strategies to acquire new customers and deepen existing relationships

Key characteristics of a high-performing analytics platform

Collaborative
Everything is centralized and continually refreshed within a single, cloud-based ecosystem

Flexible
Configurable solutions provide the right level of data and analytics support

Equifax Ignite ecosystem

Agnostic
Ingest and integrate multiple types of data streams and third-party analytics platforms

User-friendly
Simple data visualizations accessible to everyone: business users, scientists, even executives

Understand the dynamics of your customers, and your business.

Binding your data and analytics strategies together within an inclusive analytics ecosystem provides extraordinary visibility and clarity into and across your business.
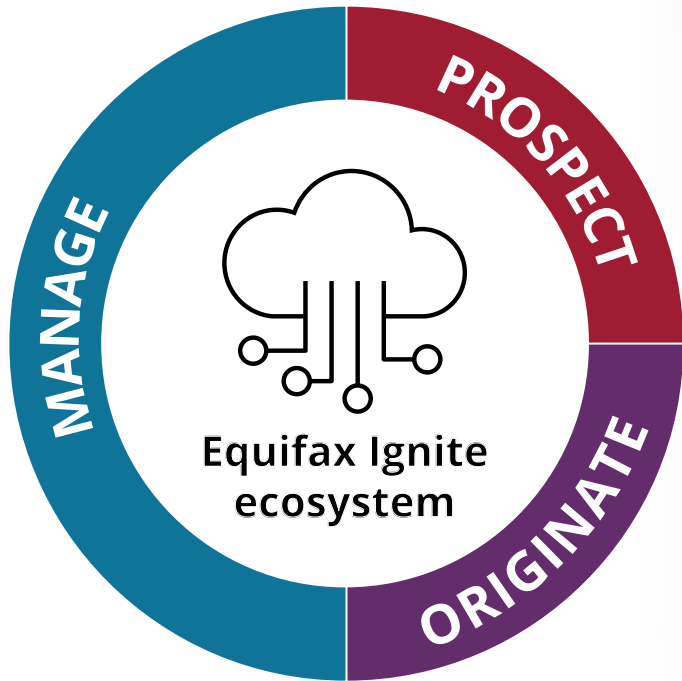
You can uncover trends and important relationships, experiment with new strategies and know you customers like never before, including their lifestyle, financial trajectory, and what they will likely need or want next.

You can *transform data into meaningful, actionable insights* that help you take your business and your customer experiences to the next level of profitability.

Now, let's explore how this approach can help you boost revenue and drive better experiences throughout the customer journey.

PROSPECT

MANAGE

ORIGINATE

Equifax Ignite ecosystem

Get more out of your marketing dollars.

Target your most promising prospects and speak their language.

It's mindboggling how much data is available to marketers today, but it means nothing if you can't make sense of it or put it to good use. Our data-infused marketing analytics help you connect the dots and bring it life, revealing the story of your best prospects and customers — not just who they are, but where they are in life, their household composition, behaviors and preferences, capacity to spend, or their likelihood to buy what you are selling.

You'll see the bigger picture of your prospects so you can skillfully target those who best align with your products, campaigns, and offers. Even better, you can engage them over their preferred marketing channels with meaningful offers that are relevant to their wants and needs.

Data is the foundation of the Equifax Ignite platform; it's baked in for your convenience. All you do is select your preferred data streams — either raw data or pre-configured data sets for prospecting — and off you go! Along the way, you can use the integrated feedback loop to monitor and intelligently adjust your prospecting strategy as needed.

Your marketing ROI? Equifax Ignite can help it to go through the roof. The same goes for your sales.

Here are a few ways to use the Equifax Ignite prospecting environment.

- Audience identification and targeting
- Prescreening and invitation-to-apply offers
- Prospect preapproval and prequalification
- Mobile offers

- Activation and treatment strategies
- Anti-Money Laundering (AML) and Know Your Customer (KYC) compliance solutions
- Marketing list refinement and so much more

Real life. Real results.

A large federal credit union **improved time to revenue by nearly** *60%* by eliminating file loading processes which expedited its prescreening mail campaigns.*

*Equifax analysis

Help grow your business by leaps and bounds.

Approve more customers while improving fraud detection.

The process of reviewing, approving, and onboarding new accounts is like walking a tightrope. You must quickly reconcile the possible revenue opportunity with the potential for risk, including fraud and default, without causing too much friction.

Our configurable origination solutions offer a proprietary mix of exclusive data to help you easily do both, while elevating the customer experience. You can resolve a prospect's identity in seconds by validating their complete identity, including the device they're using, their IP location, and more. Since everything occurs quietly "behind the scenes," customers fly through the origination process without hassle.

You can also access one-of-a-kind alternative data that helps you confidently score up to 90 percent of the 92 million U.S. adults who lack traditional credit. You read that right! You can uncover fresh audiences of creditworthy prospects by augmenting your production data with account payment data for utility, cell phone, and cable bills; payment insights on payday loans and subprime cards; and more.

It's safe to say, your origination process just got a lot faster and smarter. And your customer portfolio? Prepare for unprecedented growth.

Here are a few ways you can use Equifax Ignite for origination.

- Optimize credit decisioning
- Refine and optimize pricing strategies
- Strengthen AML/KYC compliance
- Mitigate identity theft and all types of fraud
- Streamline verification processes and more

Real life. Real results.

A lender can achieve a
**20% jump in approvals
and cut its bad rate by** 33%
by using alternative
data from Equifax.*

*Equifax analysis

Drive stronger customer relationships.

Enchant them with personalized offers they simply can't refuse.

Growth is often equated with customer acquisition. Yet, research shows that taking a personalized approach with existing customers can lift cross-sell rates by up to 25 percent and increase share of wallet by up to 10 percent.

Using our tailored analytics solutions for account management, you can craft enchanting moments throughout the customer journey that clearly cater to their needs and deepen your relationship, while driving incremental revenue gains. Simply expand your customer profiles with access to 100 percent of the U.S. consumer credit population and dig into our exclusive wealth, lifestyle, employment, income, and household insights to build a more intimate and actionable understanding of your current customers.

In no time, you can target high-performing customers for premier account upgrades, rewards, or discounts. Or you can offer select customers a low-rate auto loan based on their household composition, or the fact that they recently paid off their existing vehicle. The possibilities are practically limitless.

Equally important, you can recognize risky activity, faster, and take quick action to protect their account. Whatever matters most to your customers, you'll know it and you can act on it.

Here are a few ways you can use Equifax Ignite for better account management.

- Create strategies for customer treatment, retention, and loyalty programs
- Develop customer-centric cross-sell and upsell campaigns

- Optimize offers based on customer preferences
- Monitor accounts for opportunity and risk
- Recognize and stop account fraud
- Improve collections strategies

Real life. Real results.

A telecom company used Equifax Ignite to **build a new risk model in one day** using differentiated data and attributes that outperformed its original custom model.*

*Equifax analysis

Take your business to the next level.

Optimize your strategies, performance, and future decisions with fresh market insights.

Nobody knows for certain what's around the corner in today's shape-shifting economy, but the path forward doesn't have to be a guessing game.

Our penetrating market intelligence solutions help you break down and understand what's happening inside your business, within your customer base, and across your industry, enabling you to swiftly pivot and reposition as needed. You can plug and play different data streams, build champion-challenger models, and perform swap set analyses and reject inferencing. Likewise, you can create new attributes, models and scores, and experiment with different types of analytic techniques, including AI and machine learning.

Think of it as a secure analytic playground in the cloud. A place where you can efficiently research, brainstorm, and ideate the best ways to problem solve, innovate, and ultimately move your business forward.

Here are a few ways you can use Equifax Ignite to produce actionable market intelligence.

- Perform peer benchmarking
- Understand customer churn and lost sales
- Understand gaps in service, and in the larger market
- Predict the economic impact of trends, policies, and strategies
- Understand your wallet share
- Optimize customer offboarding for best possible outcomes including referrals, etc
- Perform market profiling for product development and more
- Optimize expansion efforts and branch/store location

Real life. Real results.

A federal credit union **saved $17M in annual losses** by using Equifax Ignite to build a risk score and credit line decrease strategy.*

*Equifax analysis

An integrated decisioning platform for the win!
Experience unprecedented flexibility and agility

Here's a tremendous competitive advantage to your business: The Equifax Ignite analytics ecosystem integrates with our InterConnect® decisioning platform.

This gives you the unprecedented flexibility and agility to make quick, smart adjustments to your models and strategies during periods of rapid change and economic uncertainty.

Specifically, you can determine in minutes, hours, or days if your decisions are optimized, instead of waiting weeks or months. That's because Equifax Ignite includes a direct feedback loop that takes your rules and decisions from InterConnect and automatically loops them back into the Equifax Ignite analytical environment to reveal the effectiveness of your decisioning strategy. You'll see real-time outcomes and get the on-the-spot insights you need to intelligently refine your strategy.

Then, if changes are needed, you can tinker with your data streams, analytic tools and techniques — without ever leaving the Equifax Ignite environment — to make swift, data-backed adjustments that further optimize your decisions. Over time, you can use the feedback loop to continually monitor and refine your strategies.
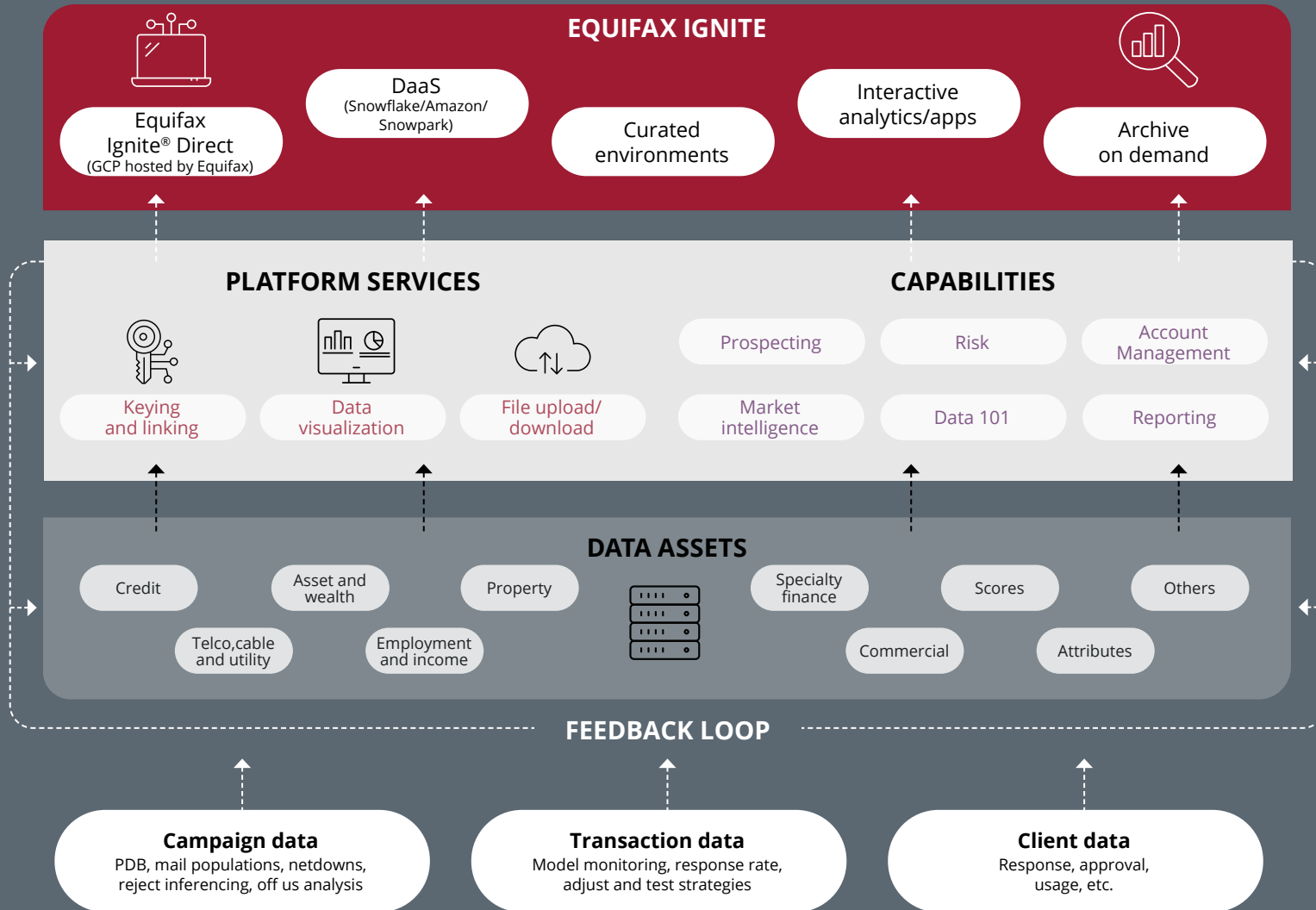
Put simply, the connectivity is game changing.

"You need to understand when to pull the right levers to increase your profitability and delight your customers."

Watch Meenal Chaudhary with Equifax explain how a robust, fully integrated data analytics strategy can help you confidently move your business forward amid economic uncertainty.

The Equifax Ignite ecosystem.

EQUIFAX IGNITE

- Equifax Ignite® Direct (GCP hosted by Equifax)
- DaaS (Snowflake/Amazon/Snowpark)
- Curated environments
- Interactive analytics/apps
- Archive on demand

PLATFORM SERVICES

- Keying and linking
- Data visualization
- File upload/download

CAPABILITIES

- Prospecting
- Risk
- Account Management
- Market intelligence
- Data 101
- Reporting

DATA ASSETS

- Credit
- Asset and wealth
- Property
- Telco,cable and utility
- Employment and income
- Specialty finance
- Scores
- Others
- Commercial
- Attributes

FEEDBACK LOOP

Campaign data
PDB, mail populations, netdowns, reject inferencing, off us analysis

Transaction data
Model monitoring, response rate, adjust and test strategies

Client data
Response, approval, usage, etc.

Equifax Ignite consulting services

When you have questions or need help, we have *400+* **analytics experts** who are available to assist in whatever capacity works best for you.

Are you ready to **_grow your business and your profitability_** by getting your analytic projects to market faster?

Equifax can help.

With our Analytics and Decisioning Solutions, you can be up and running in as little as 7 to 10 days, and your first 60 days are on us! That's right. You can **_try our solution for the first 60 days._**

Contact us today. You'll be glad you did.