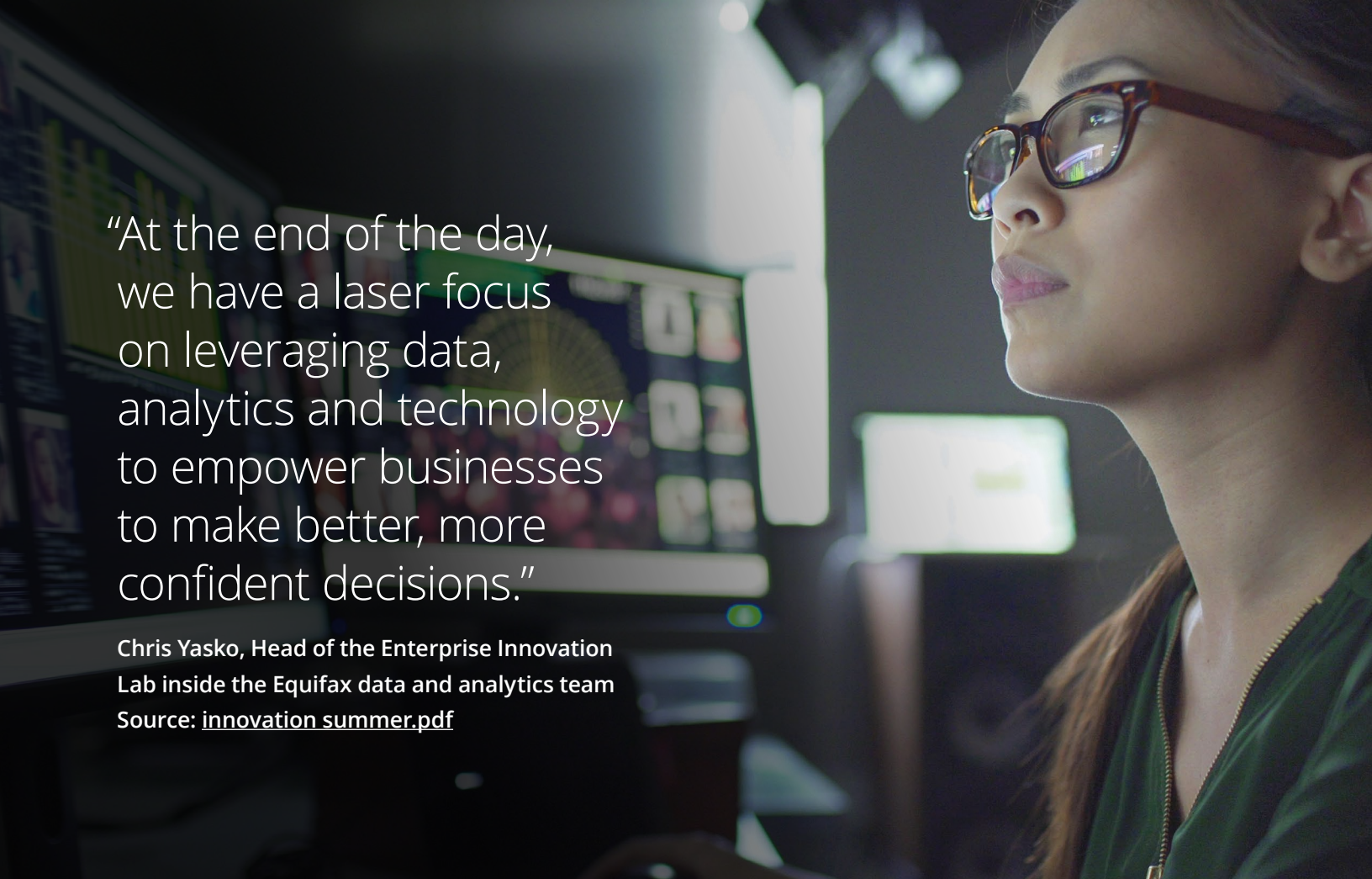# Analytics and Decisioning
Solutions

"At the end of the day, we have a laser focus on leveraging data, analytics and technology to empower businesses to make better, more confident decisions."

Chris Yasko, Head of the Enterprise Innovation Lab inside the Equifax data and analytics team
Source: innovation summer.pdf

Find faster, more direct paths to profitability that benefit your business, and your customers.

Markets, customer behaviors and preferences can turn on a dime, and organizations that are able to quickly recognize and adapt to changing conditions, opportunities and risk will win.

Analytics and decisioning solutions from Equifax put this power at your fingertips by enabling you to quickly visualize paths to profitability and swiftly pivot with fast-moving markets and consumer behaviors. You get everything you need to discover what's working, what's not working, what's trending and what's likely ahead, and the "why" behind it all.

With advanced analytic capabilities — including the ability to rapidly build, deploy and adjust high-performing models and scores, and experiment with new data streams and attributes — you become nimble, able to reflexively respond and act in the best interest of your business, and your customers, in today's fast-changing world.

Win-win strategies

Drive better experiences AND increased revenue.
Our analytic and decisioning solutions are purpose-built to help you efficiently solve challenges throughout the customer journey. By bringing your data and analytics capabilities together within in a single, robust analytic environment, you can innovate and act faster, effectively speeding up time-to-market, and time-to-revenue.

Along the way you'll get the deeper, more precise insights you need to deliver more personalized customer moments and experiences, and securely offer expanded services to a wider audience of customers, including those with little to no credit.

It's win-win approach for intelligently growing and protecting your business, while helping your customers enrich their lives and move closer to their financial goals.

400+ experts
When you need to outsource your analytics, our onshore team of 400+ experts can help.

Prospect

Optimize and build your marketing/target audience

- Audience identification and targeting
- Prescreen and ITA
- Preapproval and prequalification
- Mobile offers
- Activation and treatment strategies
- AML/KYC compliance solutions
- Fraud prevention
- Marketing list refinement

Originate

Streamline decisioning and mitigate new account fraud

- Optimize credit decisioning
- Refine/optimize pricing (approval/declines) strategies
- AML/KYC compliance solutions
- Fraud prevention and ID verification
- Reduce document and manual verification processes

Manage

Nurture loyalty, grow your share of wallet and keep managing risk

- Customer treatment strategies/ loyalty programs
- Cross-sell/upsell
- Offer optimization
- Retention strategies
- Account monitoring and management
- Fraud prevention and ID verification
- Improve collection and recoveries
- Peer benchmarking
- Understanding churn/lost sales
- Customer offboarding
- Market profiling to size product development
- Branch/store location optimization

Unprecedented analytic speed

Everything you need in one spot
In lieu of siloed data and disparate processes — which can slow down analytics — our analytics and decisioning solutions streamline and fast track your projects by putting everything you need in one spot within our dynamic data and analytic environment, Equifax Ignite®.

Within this collaborative space, internal teams can build and maintain 360-degree views of your customers and business processes that enable you to experiment with, identify, and execute optimal strategies across all functional areas of your business in the shortest possible timeframe. We're talking weeks, not months.

How it works
Everything happens inside the secure Equifax Ignite analytics ecosystem, which is founded on our vast data assets, spanning credit and non-credit, wealth and lifestyle, employment and income, exclusive alternative data, and more. Within this inclusive sphere, you can seamlessly integrate your data with ours, develop and deploy optimized marketing models via your preferred channels, and use the integrated feedback loop to monitor response rates, evaluate campaign data, and analyze market intelligence. Throughout your journey, the marketing analytics consulting team from Equifax is available to help you problem solve and get where you want to be, faster.

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.

Source: PenFed Credit Union® case study by Equifax

DATA

Create and maintain the most complete, up-to-date customer profiles by automatically keying and linking your data. You can seamlessly integrate and augment all your data, including your existing customer data, plus new data streams from Equifax and other third-party providers, within a single, cloud-based analytic environment.
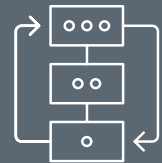
ANALYTICS

Build, test, and execute analytic scores and models using the InterConnect® analytic decisioning hub from Equifax. You can access advanced AI and machine learning capabilities to support better predictions, smarter analytics and a simpler, faster, and better connected user experience — all in the cloud for security and convenience. Plus, it directly integrates with Equifax Ignite, which enables you analyze the effectiveness of your analytic strategy.

FEEDBACK LOOP

Monitor and analyze your scores and models, and experiment with new products, offers, and strategies using the shared sandbox and feedback loop available within the Equifax Ignite analytic platform. Get real-time access to the outcomes of your analytic strategies so you can quickly adjust or pivot, as needed, instead of waiting months to react.

High-performing solutions

Right-sized to fit your business
No matter where you are in terms of your data, analytics, or technology sophistication, we can meet you there with a right-sized solution that fit the precise needs of your business. You can also access exclusive, industry focused data from Equifax to further refine your customer strategies.

ESSENTIAL

Ideal for business users, like analysts, managers, and executives, who want insights and answers, fast.

A pre-configured solution with pre-built data sets, intuitive dashboards, and an easy-to-peruse catalogue of curated, standardized apps. Everything you need — your data, an analytic production channel, decisioning platform, and a feedback loop — is available within a single point-and-click interface, explained in layman's terms, not "tech speak."

ENHANCED

Ideal for analysts and data scientists, looking to simplify burdensome chores like data cleansing and integration.

A tailored solution to fit your needs by building from scratch or starting with standard models. Access pre-configured data and features designed for standard use cases, and unlock market intelligence, data exploration, and portfolio insights. All the data and technology (either yours or ours) is integrated to speed up your analytics-to-production timelines.

SOPHISTICATED

Ideal for data scientists looking for more efficient ways to collaborate and innovate.

A do-it-yourself solution that allows you to define unique data and tools to build specialized insights, models and scores. You get access to everything, including all levels of pre-configured and raw data, including current and historical data, as well as data prep and visualization tools, attribute and scoring development, and more.

World-class solutions

CIO Applications magazine named Equifax to its annual list of **Top 25 Machine Learning Companies**.

Analytic power at your fingertips

Our full suite of analytic and decisioning solutions
Our powerful analytic solutions are ideal for all businesses of all sizes because everything is built on cloud-based technology for added security, flexibility, and speed-to-market. They're also data agnostic and platform agnostic, so you can use your data of choice and your existing delivery channels/platforms. There's no need to start over or "rip and replace."

Market-leading data from Equifax
Visualize and better understand your customers from every angle by using our vast, multisource data to update, enrich, and connect your existing customer profiles.

- Unique wealth, economic, and employment insights that support a clearer understanding of customer lifestyles, needs and channel preferences, and areas of opportunity
- Alternative data that reveals how consumers handle their "everyday obligations" for cable, utilities and cell phones, as well as alternative financial (alt-fi) payment arrangements
- Unmatched consumer credit data containing more than 220 million U.S. consumer credit files
- Best in class attributes — all built and managed in the cloud — that help boost performance and enhance predictability with more than 7,000 attributes across more than 60 industries

InterConnect Decision Hub from Equifax
Keep pace with evolving market conditions and consumer preferences by using InterConnect Decision Hub to access differentiated and alternative data, attributes, scores, and analytics within a centralized decision intelligence platform that can be aligned with your specific objectives — across risk management, account opening and lending, compliance, and more.

- Built-in data sources and business flows with pre-integrated consumer/ commercial data sources and orchestrations for the most common acquisition use cases
- Built-in keying and linking supports a single view of customers across disconnected data sources
- Customer acquisition interface offers the ability to submit, search and underwrite multi-applicant applications
- Decision reports provide a clearer understanding of the acquisition process.
- Advanced modeling engine and NeuroDecision® technology supports the development of more precise credit decisioning strategies and risk models that incorporate regulatory-required reason code generation
- Standard and pre-built reports for deeper visibility into decisions
- Collaborative, role-based access that enables the sharing of decisions intelligence across organizational silos to support better decisions at scale

Equifax Ignite

Take complete control of your analytics and modeling with everything you need to build and update high-performing models and scores located in one location. Equifax Ignite connects multiple decisioning platforms and technologies to deploy analytics using the latest tools and advancements — from explainable AI to rules decisioning — with versatile, end-to-end decision management options that help you get to market quicker.

- Rapid access to powerful multisource data for more predictive insights
- Automated model deployment to accelerate analytics-to-production timelines
- Feedback loop enables the continuous monitoring and refinement of analytics strategies
- Explainable and adaptive AI techniques drive model optimization
- Keying and linking technology connects disparate data across multiple environments
- Flexible, modular applications support existing technology platforms

If you're ready to explore how our analytic and decisioning solutions can help you create a more profitable customer journey that benefits your business and your customers, get in touch TODAY.

20% MORE
customer approvals

Using analytic technology and alternative data from Equifax, a leading financial institution can expect to increase its card application approval rate by 20 percent.

Source: Equifax Card Acquisition Best Practice

equifax.com/ignite