



EQUIFAX®

Introducing OneScore

A multi-data, next-generation consumer credit risk score

As market dynamics and consumer behaviors change, financial institutions must remain agile and continually evolve to assess creditworthiness and risk.

Today, lenders are embracing new solutions that offer deeper insights to reimagine the decisioning process — to build a more holistic, predictive, and comprehensive view of risk.

Uncover opportunity and see risk from all sides

To support this evolution, Equifax has developed our most powerful risk score yet — built for the next generation of consumer credit decisioning. OneScore is a robust, multi-data score that leverages traditional credit history and differentiated alternative data only we can provide, including:

- Telco, pay TV, and utilities data reported directly from 160+ service providers
- The largest alternative finance databases covering non-traditional lending history on 120M+ borrowers across the databases
- 24 months of trended credit data

With a performance definition of 90+ days past due in the next 12 months, OneScore is ideal for origination use cases in credit card, personal loans and consumer finance, and auto loans.

Key benefits

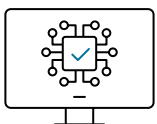
Boost approval rates for consumers based on proven non-credit payment records

Make more profitable decisions with advanced machine learning, including Gradient Boosting Machine (GBM) learning

Segment customers and prospects to refine targeting, credit terms, and interest rates

Reduce friction in the application process with faster decisioning

Confidently lend to underserved populations, such as credit invisible, thin-file, and credit-building consumers



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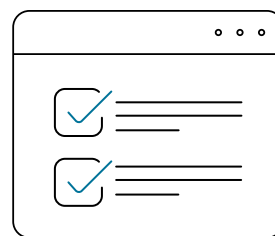
Adaptable insights to support business agility

OneScore is available in two configurations, with or without traditional credit data from Equifax.

- Use it as a standalone, all-in-one consumer risk score, combining comprehensive consumer credit information with a wide variety of alternative data assets.
- Already using a credit risk score? Fuse alternative data from OneScore with your existing score for deeper insight without data redundancy.
- Or, consider incorporating OneScore data elements into your custom models to enhance performance and predictiveness.

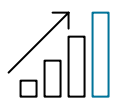
Improved performance across key metrics

With its combination of unparalleled data assets and patented, advanced analytics, OneScore delivers improved hit rates and performance over traditional scores alone.



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With OneScore, you can see:



21% more scorable applicants compared to a traditional credit score alone*



OneScore demonstrates Kolmogorov-Smirnov (KS) **lift of up to 10%** when compared to a traditional credit score, enhancing the ability to identify consumers that should be swapped out to avoid losses*



And, **approve up to 15.5% more applicants** when used in combination with a traditional risk score**

Take a deeper look with OneScore

Enhanced decisioning starts with expanded insights. Begin a validation today and take the first step toward a better kind of lending.



CONFLUENT STRATEGIES

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*Based on Equifax analysis using OneScore with traditional credit data on a model sample of 8,591,457 credit seeking consumers. Traditional loans excluding mortgage. Results may vary based on actual data and situation.

**At an 8% bad rate using OneScore version without traditional Equifax credit data.

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