

Aggregated FICO Score from Equifax

KEY BENEFITS

Better determine market size and share of total outstanding credit behavior through detailed credit categories

Enables credit grantors, insurance companies, and other firms to utilize an aggregated, modeled version of the industry accepted FICO Score to enhance offline and online marketing

Developed by Equifax solely for non-FCRA marketing purposes*

Aggregated, modeled scores designed to protect consumer privacy

Can be applied immediately as a standalone solution or combined with other Equifax products such as CreditStyles® Pro

In today's economic climate, there are many factors that affect a household's credit risk and in turn impact how you should market to them:

- Consumer debt near historic high
- Delinquency rates at all-time high
- Home values falling
- Unemployment on the rise
- Consumer confidence falling

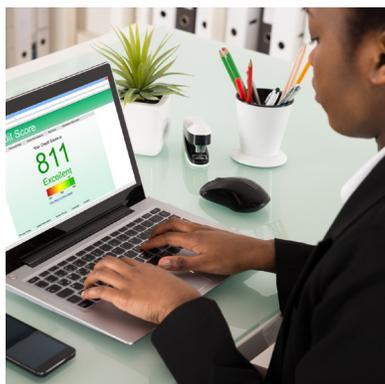
Matching prospects with offers that better reflect the financial situation of consumers is more critical now than ever before.

Equifax has embarked on a new and unique strategic partnership with FICO® to offer Aggregated FICO Scores. For the first time, marketers now have access to an aggregated, non-FCRA measure derived from the FICO Score, the most widely used and accepted risk score in the industry. Whether you're a direct marketer, online advertiser, or analyst, you can use Aggregated FICO Scores to develop better marketing strategies and make more informed online and offline campaign decisions.

FICO Score is the Industry Standard. Why Use Anything Else?

Credit scoring has become an effective means to predict how likely consumers are to pay credit obligations as agreed. The FICO Score helps credit grantors make informed decisions, further establishing it as the most commonly used credit score in the marketplace. Aggregated FICO Scores from Equifax harnesses that predictive power and aggregates the raw scores to create a marketing application that can better predict which consumers are most likely to respond to a particular offer.

The score types listed below are available as part of Aggregated FICO Scores from Equifax and can be used to enhance marketing campaigns, risk assessment, and portfolio valuation (for non-FCRA compliant uses).



EQUIFAX®



Aggregated FICO Scores from Equifax			
Risk Scores v5	Risk Scores v8	Insurance Scores	Credit Capacity
<ul style="list-style-type: none"> ■ FICO Risk Score, Classic v5 ■ FICO Auto Score, v5 ■ FICO Bankcard Score, v5 	<ul style="list-style-type: none"> ■ FICO Risk Score, Classic v8 ■ FICO Auto Score, v8 ■ FICO Bankcard Score, v8 ■ FICO Mortgage Score, v8 	<ul style="list-style-type: none"> ■ FICO Insurance Score Homeowner ■ FICO Insurance Score Tenant Homeowner ■ FICO Insurance Score Pref Auto ■ FICO Insurance Score Std Auto ■ FICO Insurance Score NS Auto 	<ul style="list-style-type: none"> ■ FICO Credit Capacity Index™

Aggregated FICO Scores from Equifax go through Equifax’s proprietary micro-neighborhooding process to ensure consumer privacy

What Are the Key Similarities and Differences between Aggregated FICO Scores from Equifax and the Standard FICO Score?

Unlike the traditional FCRA-compliant version of the FICO Score, Aggregated FICO Scores from Equifax go through Equifax’s proprietary micro-neighborhooding process to ensure consumer privacy. They are provided at the ZIP+4 level and are delivered at the household level, rather than the individual level. As such, they are not FCRA-compliant and cannot be used to determine an individual’s credit-worthiness.

	Aggregated FICO Scores	FICO
Is it FCRA-compliant?	No	Yes
What is the score range?*	300-850	300-850
Individual or household score?	Household	Individual
How is the score displayed?	ZIP+4 Level	Individual Level
Can it be used for online advertising applications?	Yes	No
Can it be used for invitation to apply?	Yes	No

The added benefit for your firm is improved alignment of advertising spend and increased ROI, as well as better service to customers.

Applications

Depending on the application, Aggregated FICO Scores enable companies to segment potential leads pre-acquisition as well as develop appropriate treatment strategies post customer acquisition. By basing your marketing and advertising strategies on an aggregate of the risk score your firm already uses when extending credit offers, you can leverage likely credit behavior to strategically target customers and prospects with the right product offerings with the most appropriate messaging. The added benefit for your firm is improved alignment of advertising spend and increased ROI, as well as better service to customers.

Marketers can use Aggregated FICO Scores to:

- Refine target audience for marketing campaigns
- Develop appropriate and better informed marketing strategies
- Sharpen your control of the risk/reward trade-off
- Target prospects with the right promotions, messaging, and/or incentives – both online and offline
- Enhance portfolio valuation
- Develop appropriate treatment strategies throughout various points within the customer lifecycle
- Improve online ad targeting and landing page optimization

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*FICO Score is sold and delivered through Equifax as FICO Risk Scores. Aggregated FICO Scores are exclusively sold by Equifax.

** Score ranges vary for industry scores, insurance scores, and Credit Capacity Index.

