Enterprises today face a number of challenges

Issues
Amid the growing complexity of consumer behaviour, economic uncertainty, a rise in security breaches and the increasing incidence of fraud, identity theft and sophisticated money laundering schemes – your responsibility to manage capital and risk, maintain asset quality, grow your business, ensure healthy receivables and sustain profitability has become that much more difficult. You may have systems and process complexity to contend with as well as competing internal priorities. You may need infrastructure to mine the complex information at your disposal and improve decision-making. And you are compelled to develop a 360° view of customers to enrich business performance and find new revenue sources.

Options
You could spend millions of dollars building systems solutions that automate the multitude of decisions you make every day. You could develop staff to mine your data and create the algorithms and targeted analysis you need to make strategic risk management and marketing decisions. Or you can work with a partner who has expertise in achieving these complex and resource-consuming goals with the added benefit of having access to multiple sources of rich and detailed information – including important industry benchmarking data.

Solution
Equifax’s Decision Solutions Consulting Group can be that partner. Our professional team of analysts, systems specialists and consultants – senior experts in industry, fraud, analytics and technology – is uniquely dedicated to providing the in-depth services that you need.
A Trusted Partner

For close to 100 years Canada’s leading enterprises have looked to Equifax for its leading data management products. In Canada, we’re the number one supplier for systems and reports that help you make better business decisions. You rely on us for our know-how and expertise. Equifax created the Decision Solutions Consulting Group to enrich that relationship and meet your need for a more holistic approach.

Our teams are dedicated to providing information management solutions to enterprises across all industries through an expertise in consultation, business process improvement, rich data analysis and targeted technologies. Our goal is to help you manage risk, prevent fraud, automate decision making and gain a 360° view of customers.

Staffed by industry experts the Decision Solutions Consulting Group is well-versed in your particular challenges, we intimately understand the customer life cycle and have attracted the finest talent across the country.

We offer a complete package of services

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The Decision Solutions Consulting Group offers the powerful combination of big-data analytics, with systems ingenuity and collaborative consulting expertise.
Our Decision Solutions Consulting Group is uniquely positioned to understand big data and, more importantly, drive out insight and valuable information. We partner with you to manage short and long-term risk proactively. We help you develop new and reliable sources of revenue through a better understanding of customers and create target marketing strategies based on facts. We deliver straight-through business processing so you won’t need to deal with a myriad of vendors and systems all needing to speak the same language. And we improve the accuracy of and accelerate your decision making capabilities so that the real risks of fraud, extending credit and managing receivables in today’s world are mitigated proactively and responsibly.

Our solutions help you

- Attract, acquire and retain profitable customers
- Check the health of your customer management systems and ensure you are proactively managing risk
- Mine your data for future growth opportunities
- Become customer data-centric, so that your assets and processes are built around the needs of customers
- Reduce administrative costs
- Improve operational efficiency
- Understand customer behaviour holistically
- Improve customer segmentation and refine your growth marketing strategies
- Stay on top of customers’ changing needs
- Enhance customer service and strengthen relationships

NEW DIRECTIONS FOR MINING BIG DATA

A leap forward in data warehousing is the new Equifax ‘sandbox’, an innovation that has created a virtual playground of data from multiple sources. It allows our consultants, analysts, marketing specialists and business planners to access the richest sources of information in the industry and build intelligent fortresses out of granules of information. Phase 2 of this initiative will allow our customers to play too.
Solutions for Every Stage

Our Decision Solutions Consulting Group offers a unique value proposition because of the vast amount of industry data we gather and manage. Here’s an idea of how we can help you address the challenges of each stage of the customer life cycle.

**Acquire new profitable customers** using specialized research, market surveys, psychographic profiles and market segmentation analytical tools. Our automated processing and decisioning technologies determine the risk/reward ratio of every prospect.

**Avert risk** by identifying delinquencies, liens and bankruptcy filings accurately and quickly. We offer a series of identification tools to verify applicants, customers and suppliers. Derogatory information alerts and triggers aid in mitigating losses before they occur. We help satisfy your Know Your Customer requirements.

**Manage fraud proactively** and stop losses before they occur. Our layered approach to fraud prevention is designed to ensure you institute multiple layers of defense against a very real epidemic.

**Manage your existing client base** through information that comes from a wide array of sources, giving you a full 360° view. This allows you to determine cross-sell and up-sell opportunities, uncover portfolio trends, and improve upon and deliver customer service and support – all with the goal of improving client retention.

**Boost your recovery rates** with information solutions that locate, segment and prioritize debtor accounts. Refine the ways in which you contact debtors. Leverage powerful scoring tools and gain efficiencies in knowing which accounts offer the greatest opportunities for recovery.

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**SUCCESS STORY**

We’ve achieved end-to-end processing in the auto sector leading to proactive customer management and a 360° view of the customer that includes full service auto adjudication and lien registry, credit bureau scores, provincial registration and searches, ongoing customer maintenance including triggers, alerts, renewals, amendments and discharges. We’re a one-stop shop.
Our People Deliver

An expert team of consultants, analysts, marketing specialists, technologists and business planners offer you analytical mastery, business expertise, industry depth and a collaborative approach.

**Data Analytics**
Analytical models — generic and custom solutions — transform raw data into actionable insights to solve problems and make valuable business decisions.

**Decision Technology**
Application technology platforms help clients perform complex business processes involved in the acquisition and management of customers.

**Fraud Management**
Real-time defenses against fraud and a proactive consulting practice helps you deploy successful processes, policies, analytics and technology.

**Risk Management**
Through effective scoring, pre-screening, monitors, triggers and ongoing analysis we ensure that you are proactively limiting loss and reducing risk in real-time.

**Process Improvement**
Sophisticated algorithms manage decision-making process and workflow. We ensure huge volumes of daily decisions are made in a timely, consistent and cost-effective way.

**Growth Marketing**
Data and analytical expertise, marketing and measurement capabilities help you market the right products at the right time, access new and growth markets to make a real impact on your bottom line.

**Debt Recovery**
Improve the success of consumer debt collection through powerful technology tools and reports to help you locate debtors and prioritize those who are most likely to pay.
Here’s How We Work

Decision Solutions’ consulting approach is collaborative. Our goal is to listen with the intent to gain insight. A thorough understanding of your business problem allows us to develop the best solutions.

In the Discover Phase our business consultants listen and engage with your staff so that we thoroughly understand your competitive strategies and problems and can help identify your opportunities and early wins. During the Design Phase our analysts and specialists will assess current and new data requirements, and test and develop analytical models that drive the actionable insight you’re looking for. During the Delivery Phase our systems and business experts will work with your teams to ensure a smooth implementation and a solution that addresses your key concerns and needs.

SUCCESS STORY

New to Canada and New to Credit are two growth markets Equifax is helping our customers access. Our in-depth understanding of the business problem allowed us to develop a way to better determine the risk profile of these unique customer groups. The immediate result for these customers was an additional 20% in credit approvals – or $14 million in top line revenue.
Let’s work together

The Decision Solutions Consulting Group is dedicated to providing information management solutions to enterprises across all industries through our expertise in consultation, business process improvement, rich data analysis and targeted technologies.

Speak to Equifax today to learn how our consulting services can help solve your most compelling business problems. www.equifax.ca

Contact Us Today

Call 1-855-233-9226 to speak to an Equifax Advisor or visit us at www.equifax.ca