Better Business Decisions

Equifax offers industry-leading solutions for account acquisition, credit-risk decisioning, cross-selling and fraud mitigation, providing the support you need across the entire account management lifecycle. Equifax solutions centralize and automate your business processes, which means faster and more consistent business decisions. InterConnect® includes a comprehensive set of products to streamline the application and risk decisioning process, as well as support ongoing change control and strategy development.

The InterConnect Difference

Integrate the latest data, analytics and technology into your risk management processes:

- Leverage employment and income data to make loan decisions based on accurate, up-to-date payroll data
- Access demographic and lifestyle data in real-time to implement online invitation-to-apply marketing strategies
- Seamlessly integrate with eFunds Services including Qualifile and Chex Systems/FIS DebitBureau
- Use InterConnect’s ScoreCard Manager to deploy your own predictive models more quickly

InterConnect delivers real return-on-investment:

- Make consistent, real-time decisions across sales channels
- Automate and centralize mission-critical business processes
- Edit credit policy business rules to respond rapidly to changing market conditions, without the need for programming support
- Implement effective cross-sell programs to grow your business
- Apply new fraud prevention solutions to minimize losses
- Optimize account acquisition, data integration, decisioning, rules editing, change control, what-if analysis and reporting


InterConnect offers you the flexibility to deploy only the capabilities you need, which provides you with the highest return-on-investment.

- Integrates with your existing systems
- Support for consumer and commercial application processing and decisioning
- Predefined rules and criteria for quick implementation

- Configuration options for maximum flexibility to meet your changing business needs
- Sophisticated report authoring capabilities, ad-hoc reporting, and off-line scheduled reporting
- Centrally managed business rules repository
- Enhanced strategy development capabilities

Contact Equifax — The First Step Toward Making Better Decisions

We understand data — how to analyze it, model it, and integrate it — and the critical role it plays in supporting better business decisions. InterConnect is the industry-leading solution for optimizing your credit risk decisions. We stand behind a solution that comes with over a century of best-practices experience to make sure your business runs at peak efficiency.

For more information, call us at 1-800-722-6119 or visit www.equifax.com
Risk Decisioning
Risk decisioning has become increasingly complex, with the need for actionable customer intelligence delivered in real-time from internal and external databases. InterConnect optimizes this process by offering you the ability to:

- Centralize and automate the account acquisition process across all channels
- Make business decisions through the use of more relevant data and better technology
- Quickly modify business rules or credit policy to accommodate changing market conditions
- Deploy best-of-breed practices and technology delivered by the premier provider of credit information and analytics

Cross-Sell
The essence of cross-selling is reaching out to selected customers with the right offer at the right time, through the right channel. InterConnect allows you to deploy a consistent cross-sell strategy across multiple sales channels and provides actionable business intelligence that will improve your cross-sell acceptance rates.

Rely on Equifax for the technology and insight that will better position your team for successful cross-selling and revenue generation.

Fraud Mitigation
From affordable online validation tools, to advanced custom-designed fraud models, Equifax can significantly reduce your fraud losses and facilitate regulatory compliance.

**elDcompare™**
Confirm that an applicant is submitting a valid identity during the account acquisition process

**elD verifier®**
Authenticate customer identity, in real time, through interactive questions that only the true applicant would know

In addition to our patented authentication tools, InterConnect supports a full range of fraud mitigation tools, providing protection for low-to-high exposure transactions.

"The combination of Equifax’s vast data sources and powerful analytics has provided us with a highly effective fraud detection solution."

Daniel Borchers
SVP, Fraud Strategy
GE Money

Strategy Management
"Strategy management is an iterative process that allows you to continually refine your business processes and update your credit policy in an ever-changing marketplace."

Sophisticated strategy management and what-if analysis tools allow you to refine your business rules so you are operating at peak efficiency in meeting your business objectives. InterConnect’s hands-on toolkit gives you a competitive advantage when responding to market and seasonal changes. Enhance your strategy management process through the support of InterConnect’s test environment, where you can test and evaluate the effectiveness of new business rules and criteria."
**Reporting**

Clearly understand how your policy is performing through InterConnect’s extensive reporting capabilities. Both standard and advanced reports provide detail on credit risk, user activity, transaction, security and operational metrics.

Ad-hoc reports can be defined and built via a drag-and-drop schema. Reports can be created on-the-fly or on a recurring schedule. Specialty reports allow for outputting data by demographic, geographic or marketing segments. Graphically rich reports allow for a quick analysis of trends, providing the business intelligence you need to keep your strategy optimized for market conditions.

**Benefits of a Managed Solution**

InterConnect offers customer control over powerful business management tools, combined with the cost benefits of a managed solution. The bottom-line benefits include:

- An open, scalable Java-based solution incorporating the latest software and hardware technology
- Does not rely on your internal hardware, software or IT resources — reducing internal support costs
- Compliments the investment in your existing risk management tools and business processes
- Support for higher transaction volumes at a lower cost
- Integration with the latest fraud prevention and cross-sell tools
- Globally managed infrastructure that is TruSecure certified with ongoing internal and external security audit program

> “Providing our bankers with tools that help them make more informed credit decisions is critical to helping us provide world standard service to our clients and manage risk. InterConnect gives us a powerful solution that fits well with our front-end system, custom models and SBFE interface.”

Carlos Goodrich
Senior VP & SBB Risk Manager
BB&T Small Business Banking

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**Strategy Management**

1. **Rules Editor**
   - Change the Rules

2. **Hypothesis**
   - Run the Hypothesis with the new rules on historical data
   - View the Hypothesis Report

3. **Champion/Challenger**
   - Run the Champion/Challenger with the new rules on live data
   - View the Champion/Challenger Report

4. **Decision**
   - Declare a new Champion!

5. **Analysis**
   - Bad results? Modify strategy, or quit.

6. **Repeat**
   - Bad results? Modify strategy, or quit.
The Equifax Difference

- Leading provider of credit risk management and lending solutions
- 30 of the top 40 banks, as ranked by American Banker, use Equifax technology solutions
- Four of the top five telecommunications companies in North America deploy Equifax technology solutions
- Over a century of experience serving multiple markets including financial services, insurance, communications, utilities, retail, mortgage, technology and healthcare
- More than 1,000 customers in the U.S. and Canada rely on Equifax for making mission-critical business decisions