July 8, 2020



# Equifax Deepens Weekly Consumer Credit Trends Data With Industry Specific FICO® Score Segmentation

## Integration Makes Equifax First to Offer Weekly, Industry-Specific FICO® Score Segmentation Reports

ATLANTA, July 8, 2020 /PRNewswire/ -- Equifax Inc. (NYSE: EFX) continues to help businesses of all sizes navigate this period of economic uncertainty. The company has announced the addition of industry-specific FICO® Score segmentation data to Equifax weekly U.S. National Consumer Credit Trends reports. With this integration, Equifax is the first organization to offer weekly, industry-specific FICO® Score segmentation reports—enabling businesses across industries to better track anonymized consumer credit trends for potential risks and opportunities.



"Equifax Weekly Credit Trends reports are a powerful example of the benefits of our unique blend of differentiated data, analytics and technology," said Mark Luber, Chief Product Officer for Equifax United States Information Solutions (USIS). "In challenging economic times, data-driven insights can inform decisions necessary to safely move businesses and consumers forward. With the addition of FICO® Score segmentation views to our weekly reports, we are providing our business customers with the ability to access near real-time anonymized consumer metrics. Additionally, we are meeting customer demand with the most frequent and comprehensive lender reporting metrics in the industry."

Credit Trends Reports utilize proven Equifax technology and analytics to link and track account level credit data for the complete Equifax U.S. consumer credit database. The data is derived from trended, anonymous time-series credit data and showcase insights created on consumer trends, behaviors, and credit performance across the country.

By adding FICO® Score segmentation views to weekly Credit Trends reports, businesses can better anticipate consumer behavior changes as a result of COVID-19 and beyond. The data integration within both portfolio and originations reports enables them to:

- View near real-time new account opening metrics, including average balance, average credit limit and risk score segmentation.
- Broadly track prime and subprime credit score trends nationally and compare national trends to their own portfolio performance.

- View average prime and subprime FICO® Scores for new account openings across the U.S. to broadly track risk by product.
- Understand the score profiles of consumers who have outstanding balances or who may be delinquent on account payments.

FICO® Score segmentation will be added to the Equifax U.S. National Consumer Credit Trend reports in early July 2020. Excerpts from these reports are currently presented in the Equifax Market Pulse Webinar series. Report summaries can be accessed without charge until December 31, 2020.

**ABOUT EQUIFAX INC.**
Equifax is a global data, analytics, and technology company and believes knowledge drives progress. The Company blends unique data, analytics, and technology with a passion for serving customers globally, to create insights that power decisions to move people forward. Headquartered in Atlanta, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 11,000 employees worldwide. For more information, visit Equifax.com and follow the company's news on Twitter and LinkedIn.

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