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Equifax Enhances OneView™ Report for Businesses With Alternative Data Insights from DataX

Cloud-based Report Designed to Help Open Mainstream Financial Opportunities to More U.S. Consumers and Build Financial Inclusion

ATLANTA, Oct. 25, 2021 /PRNewswire/ -- [Equifax](#) (NYSE: EFX) is expanding decision intelligence for lenders and other businesses with its enhanced cloud-based OneView™ report. The visual report, which sets a new industry [standard](#) for how credit data insights are delivered, displayed, and provided to businesses of all sizes, can now include alternative data insights from specialty financial credit reporting agency [DataX](#) delivered alongside traditional credit data and income and employment information from [The Work Number](#)® database. Delivering differentiated data assets that 'Only Equifax' can provide in a single transaction helps businesses more quickly open mainstream financial opportunities to more U.S. consumers.



According to the Federal Reserve, 63 million American adults are either unbanked or underbanked. These individuals potentially face higher costs for borrowing money and barriers to housing and employment. Helping more of these consumers obtain access to mainstream financial services and products requires new insights into individual financial history. The addition of information from DataX to the existing OneView report by Equifax provides businesses with more robust data on thin-file, underbanked and credit invisible consumers with a continuous stream of consumer loan performance data from businesses nationwide, including small-dollar installment lenders, rent-to-own businesses and furniture financing companies.

"Two people with exactly the same credit score can have very different financial profiles and very different financial needs," said Mark Luber, Chief Product Officer for Equifax United States Information Solutions (USIS). "By incorporating alternative data sources from DataX into our OneView solution, we are providing businesses with the expanded consumer views they need to support more informed decision-making and promote financial inclusion."

The OneView report, now available from the [Equifax for Developers](#) Application Programming Interface (API) Portal and Equifax Eport Cloud, summarizes key consumer information on a single page to help financial institutions and other businesses focus on the information that best suits their decision models and priorities. With OneView, businesses can obtain a colorful, graphical report or a simple, text-only display - both designed for

maximum readability. OneView is powered by the industry's first drag and drop configuration engine, allowing businesses to maximize the "tiled" format of this unique report format for a truly custom report view - and to change report views as needed.

OneView is the next generation of the Equifax TotalView product, which provided the industry's first full view into credit, employment and income status, with traditional credit data delivered alongside employment and income data. Current Equifax OneView customers with existing access to DataX can leverage this new functionality today. New customers can visit [Equifax.com](https://www.equifax.com) for additional details. In addition, Equifax anticipates that supplementary data from the recent [acquisition of Teletrack®](#) will be integrated into DataX and the OneView report in 2022.

ABOUT EQUIFAX INC.

At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by more than 12,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](https://www.equifax.com).

ABOUT DATAX, AN EQUIFAX COMPANY

DataX, an Equifax company, is an industry leading Fair Credit Reporting Act (FCRA) regulated specialty finance credit reporting agency (CRA) and alternative data provider offering premier financial management solutions to businesses through a suite of advanced products. The insights gleaned from DataX's services empower businesses to manage risk proactively, safeguard customers from fraud, lower customer acquisition costs, and increase revenue opportunities. www.DataXltd.com

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