



**EQUIFAX**

OneView  cloud

The differentiated data you need.  
All in one simple, concise report.

# When it comes to credit decisions, time really is money

Today, many businesses work in an “approve or lose” environment, where customers expect quick credit decisions.

But current credit reports are long, complex, and difficult to read.

That’s all about to change.



# Introducing OneView

Grow your business with the consumer data you need — all in one user-friendly, easily accessible report format that includes multiple data sources



# Advanced technology meets simplified design

OneView combines cloud-based innovations and robust, industry-leading data with a redesigned interface and an upgraded consumer report format based directly on input gathered from our customers.



Easy to read and use



Cloud-based or API delivery



Up-to-date, easily accessible data



Customizable to your specific requirements



Comprehensive range of information



Graphic or text-only viewing options

# Only Equifax can deliver these three key benefits



## INNOVATIVE REPORTING AND DELIVERY

that raises the industry bar  
for ease and simplicity



## COMPREHENSIVE DATA

that gives you the information  
you want, all in a single report



## CONFIGURABLE CONTROLS

that let you prioritize what you see,  
based on your unique business needs

Let's take a closer look.



#### KEY BENEFIT 1

# Innovative reporting and delivery

- **OneView takes customer-centricity to the next level with:**
  - **Cloud-native technology** with high-availability, for ease of connecting, consuming, and using to drive critical business decisions
  - **“Human readable” reports** that consolidate all the information you need in a simple graphic or text-only format
  - **Flexible delivery** from a cloud-native solution that lets you choose Eport Cloud or API/system-to-system delivery



## KEY BENEFIT 2

# Comprehensive data

## The data is rich:

- OneView begins with industry-leading Equifax data, which provides some of the industry's most **up-to-date insights from multiple data sources**
- **Core credit data** includes 15+ field options, including potential negative information, bankruptcy, public records, third-party collections, credit and account overview, fraud alerts, employment, and more
- **Employment and income data** from The Work Number® from Equifax, which includes 114M+ active consumer employment records.
- **Future sources** will include alternative data across specialty finance, consumer-permissioned bank transactions, and telco and utilities

This will represent the industry's first delivery of a **consolidated report view across multiple data sets**

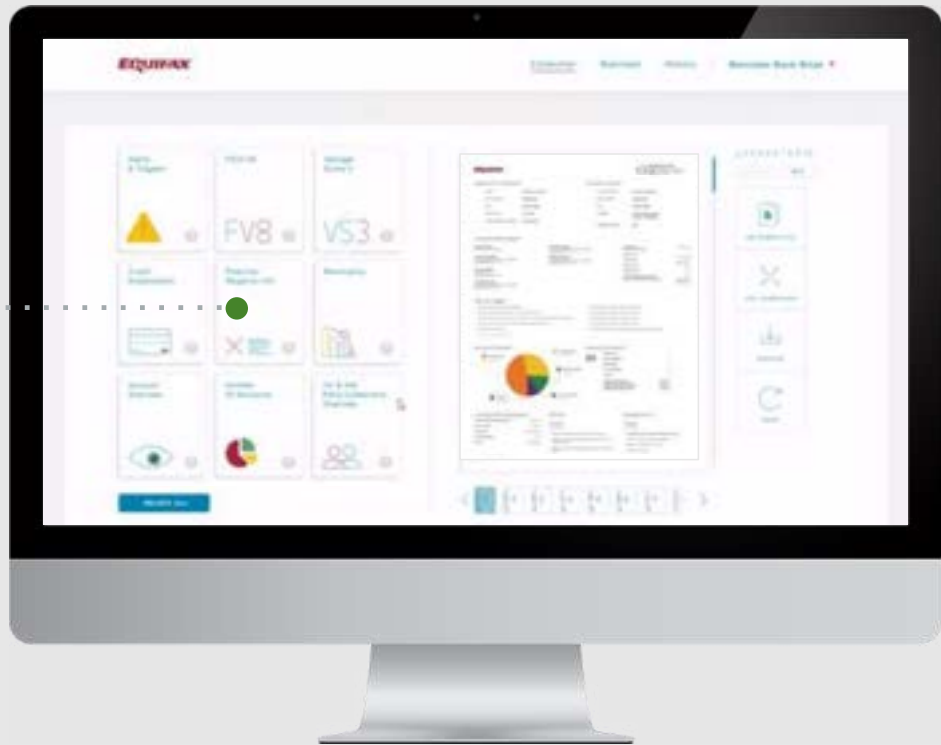
# And yes, it really is this comprehensive

Comprehensive data



While the initial page remains consistent, the subsequent pages dive deep.

You're in control now. Pick and choose the additional insights you need to make critical business decisions.



Alerts and triggers

Credit Scores

Bankruptcy

Vantage Score

Potential negative info

Account overview

Credit employment

Number of accounts

1<sup>st</sup>- and 3<sup>rd</sup>-party collections overview





# Now, OneView includes employment and income data from The Work Number

Get a more comprehensive view of consumers by delivering core credit data with **employer provided employment and income data** from The Work Number — all to help **mitigate risk and increase decision confidence.**

**1M+** employers across a variety of industries contribute income and employment data.

**114M+** active income and employment records, with data direct from employers.

**Over 50%** of the U.S non-farm workforce is covered by The Work Number.<sup>1</sup>

<sup>1</sup>US non-farm payroll: Non-farm payroll is a term used by the Bureau of Labor Statistics and is a statistic that represents how many people are employed in the US in manufacturing, construction, and goods companies. Non-farm payroll excludes farm workers, private household employees, or non-profit organization employees. Data referenced here is based on BLS data as of January 2019 and EFX data as of January 1, 2021



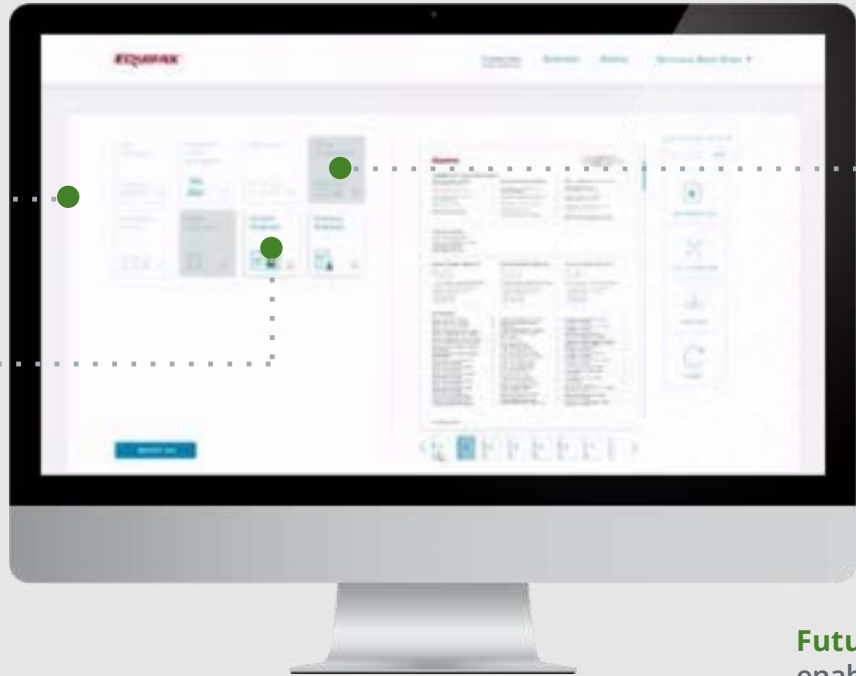
KEY BENEFIT 3

## Configurable controls

- **If you want to move beyond our existing templates, our soon-to-be-released configuration engine gives you maximum control over what you see**
- Design report templates to your own specifications
- Choose the information that's most relevant to your business
- Prioritize information by placing it wherever you want on the page
- Change and update your template as your preferences or needs shift

# The industry's first drag and drop configuration engine

Use our **pre-designed** template for quick onboarding — or **customize** your own pages



**Infinite configurations** and options help you meet ever-changing requirements

To customize, simply **drag the icon** and place it on the template where you want it to appear

**Future enhancements** will enable additional functionality

# One report. One complete view. Countless benefits.

Complex reports, pulling from multiple sources, and needless delays are now things of the past.

Let us show you how OneView can help you lend smarter, stay competitive, and grow your business.



# Now try the industry's easiest demo

Name

Email

Phone Number

