

# Consumer Risk Solutions

## Equifax Explorer™

Today's business environment is ever more challenging, with customers demanding more, expecting instant decisions and gaining the ability to go elsewhere with ease.

In response to this challenge Equifax Explorer offers you a superior way to receive instant, accurate and comprehensive information all at the touch of a button.

### Credit risk control

Managing credit risk without compromising excellent customer service is a key challenge for businesses today. Through Equifax Explorer you can have access to essential consumer information – instantly.

The range of data available includes Electoral Roll information, County Court Judgment (CCJ) data and telephone numbers. For members of the relevant closed user groups, access is also available to CIFAS, Council of Mortgage Lenders (CML), as well as the highly predictive Equifax Insight database which contains payment information on nearly 300 million credit agreements.

Furthermore, by providing access to the suite of Risk Navigator scores, information can be summarised as a consumer risk score, enabling users to make the most educated decisions possible, consistently and quickly.

### Fraud control

With your customers expecting instant decisions, it can be difficult to give yourself the time needed to check information provided on the application form. Equifax Explorer offers access to Equifax's on-line fraud and identity verification products, FraudScan and IDplus, which can be used to validate key application variables whilst performing the credit search, without slowing down the application process. Checks include:

- Date of Birth using the Electoral Roll and Insight
- Home Telephone Number using BT OSIS

- Bank Checks to verify a bank sort code and account number details
- Employer Check using Thomson Directories data to check that a declared employer exists

### Absconder tracing

Use Equifax Explorer to gain access to millions of address links to help you find customers who have moved without providing a forwarding address.

### Delivery

Instant, accurate and comprehensive information can be delivered to anyone with a PC, and there are a whole host of reports available to satisfy every conceivable business need.

There are a number of connectivity options available, including secure access via the internet, which means that users can be up-and-running with little or no investment in staff training or IT costs.

### Why use Equifax Explorer?

- **Ease-of-use:** Equifax Explorer offers the most intuitive, easy to use reporting system available today, producing clear and uncomplicated reports which can be viewed on screen, printed to produce hard copy, or saved electronically, all at the click of a button
- **Speed:** online access allows a report to be delivered instantly, enabling you to make a decision within seconds
- **Comprehensive:** a range of reporting options are available, to support all of your business needs. Not only does Equifax Explorer provide access to the traditional credit risk assessment, identity verification and fraud prevention reports, it also provides access to reports to support debt collection, personnel vetting, investigation, and tenant verification

The Equifax logo is displayed in a bold, italicized, sans-serif font. The letters are a dark red color, and the 'E' and 'X' are particularly prominent due to their size and the slant of the font.

# Equifax Explorer

- **Flexibility:** menu options are parameterised per user, which means that access can be given to any combination of reports and, equally, access can be restricted to prevent access to unauthorised reports
- **Availability:** Equifax Explorer is available whenever you need it, and the online help system means you always have access to an expert knowledge base
- **Compliant:** Equifax Explorer is fully compliant with all relevant legislation, RPA, and DPA including use of Third Party Data, and provides access to the latest DPA compliant Risk Navigator scores
- **Integrated:** a single integrated system which provides access to Equifax's full product range, including extensive support for credit risk assessment, identity verification, and fraud prevention
- **Robust infrastructure:** deployed using a robust infrastructure both in terms of facilities and hardware, with implementation and monitoring by specialists. This provides an 'always on' environment able to support your every need
- **Standard platform:** Equifax Explorer is the standard platform for delivering screen-based reports. Each new product developed will be made available through this channel, ensuring you get timely access without the need for system upgrades – all you'll continue to need is a PC with an industry standard browser

**Call us today for more information  
about Equifax Explorer**

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