

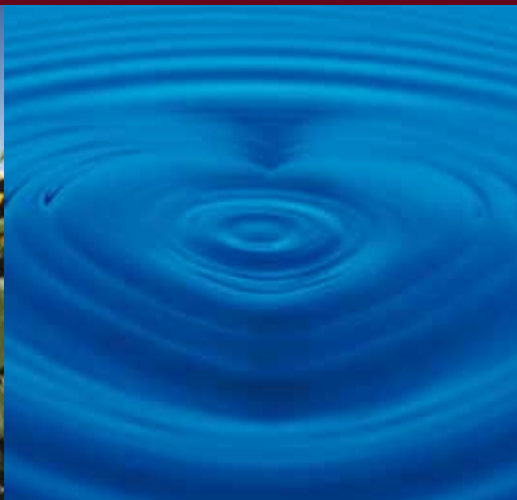
**EQUIFAX**<sup>®</sup>

**Consumer Information Solutions**

# RN4

For improved customer acquisition  
and portfolio management

INFORM ► ENRICH ► EMPOWER



# Maximise the profitability of your customer portfolio

Economic circumstances are rapidly changing, and consumers face a turbulent future. As your customers' financial stability shifts, you need to determine the most profitable actions to take. You need to be pro-active, reduce risk and stay in control.

We're passionate about keeping you informed, and helping you to maintain a profitable customer portfolio. We're about empowering you with control of your acquisition and customer management decisions, which is why RN<sup>4</sup> gives you unparalleled access to enriched data intelligence on more than 45 million consumers.

With a comprehensive range of predictive data characteristics and powerful scoring capability, RN<sup>4</sup> sets the standard in consumer information systems, and sits at the heart of our credit risk.

So, whether you need to increase accept rates and maintain bad debt, maintain accept rates and lower bad debt, or simply protect your liability and lend with minimal risk, RN<sup>4</sup> can help you select the most profitable solution.

## **Improve your predictive power with our innovative market specific scores**

Building on the success of our previous Risk Navigator scores, our customer-focused team of expert analysts has developed a suite of market specific scoring solutions.

Each new score gives you a significant performance advantage, with a predictive power uplift of up to 22% over previous Risk Navigator scores. And the earlier the correct decision for an individual is made the more financial benefits are available.

Selecting the right solution for you can help improve business efficiency, and generate further financial benefits through additional profits, increased cash flow performance, reduced bad debt and lower operational expense.

# Application & Customer Management

No two businesses are ever the same, which is why RN<sup>4</sup> delivers four application options and effective customer management. Whether your business offers multiple product lines or requires a score tailored to a specific market, RN<sup>4</sup> empowers you with informed decisions for optimised results.

## Application options

### Option 1: All Markets

- Introduces more sources of data.
- Integrated consumer behaviours.
- Increased data coverage across product lines, including balance and limit data, current account and new Insight providers.
- Additional population splits.
- More coverage of previous thin file individuals.
- Perfect for organisations with multiple product lines.

### Option 3: All Markets Plus

Includes the advanced features within Option 1, **plus** additional data intelligence derived from:

- property valuation
- credit & store card behavioural data
- Advanced Indebtedness Score.

### Option 2: Market Specific

Combines the advanced features within Option 1, with scores tailored to 6 specific markets, including:

- RN<sup>4</sup> Telecommunications
- RN<sup>4</sup> Home Shopping
- RN<sup>4</sup> Revolving (credit/store cards)
- RN<sup>4</sup> Fixed Term Loans
- RN<sup>4</sup> Mortgage
- RN<sup>4</sup> Current Accounts.

### Option 4: Market Specific Plus

Combines the advanced features of Options 1 & 2, **plus** additional data intelligence derived from:

- property valuation
- credit & store card behavioural data
- Advanced Indebtedness Score.

## Customer management

RN<sup>4</sup> is also available for customer management in the following flavours: All Markets, Advanced Indebtedness Score, Revolving, Home Shopping, Insolvency, Early Collections, Late Collections & Recoveries.

# New features

## Advanced Indebtedness Score

Our new Advanced Indebtedness Score indicates a consumer's level of indebtedness, and the likelihood of becoming over-indebted.

### Why use it?

- Protect consumers against over indebtedness.
- Reduce bad debt, maintain profitability and add transparency to the decision making process.
- Make more informed decisions at the time of application or prior to executing customer value management strategies.

## Expanded data intelligence

RN<sup>4</sup> now offers you a wider range of data sources, including new account types and products, new providers, current account data, historical indebtedness, balance & limit data, increased level of thin file individuals, maturity of mobile telephony market and new Insight providers.

This means that the UK coverage of Insight, factored into our scorecard development, has never been greater.

### Why use it?

- Increase accept rates and maintain bad debt.
- Maintain accept rates and lower bad debt.
- Lend with minimal risk.

## Market specific scores

RN<sup>4</sup> now includes access to a family of six market specific scores, including Telecommunications, Home Shopping, Revolving, Fixed Terms, Mortgage, and Current Accounts.

Each one has been developed to address the unique dynamics of the individual market, and to provide you with greater predictive power and precision for more informed decisions.

### Why use it?

- Increased accuracy and predictability for more reliable data intelligence.
- Analysis work within Equifax Predictive Sciences suggests that whilst a generic Risk Navigator score performs well across multiple markets, significant performance advantage can be gained through market specific scoring solutions, some delivering a predictive power uplift of over 20% over previous Risk Navigator scores.
- For large scale organisations, market specific scores could represent significant financial benefit through additional profits, bad debt savings, and operational expense savings, as well as enhanced cash flow performance.
- The ability to complete the decisioning process earlier increases the financial benefits available to you.
- Different product lines have different consumer profiles.
- Scores tailored to specific markets will provide more business profit to clients.

## Powerful data

RN<sup>4</sup> gives you hassle free access to our extensive database of more than half a billion records, including:

- Electoral Roll information
- positive Insight\* data
- delinquent Insight\* data
- default Insight\* data
- credit searches
- CCJs and bankruptcies
- postcode statistics
- hire purchase\*
- new postcode events
- UK census data
- current accounts\*
- low income and low asset bankruptcies
- debt relief orders.

\*Insight is our trusted database of consumer credit agreement profiles. RN<sup>4</sup> is specifically designed to conform to the SCOR (Steering Committee on Reciprocity) guidelines.

## Delivering RN<sup>4</sup> to you

RN<sup>4</sup> integrates perfectly with our standard delivery systems, and gives you a range of ways to access the enriched data intelligence you need, including:

- a Decision Link or XML link for real time delivery of information into your own systems
- Decision Navigator, our intuitive application processing system
- Explorer, our leading edge online solution that uses advanced web-browser technology to deliver information over the Internet
- monthly batch data submissions for easier account management, and more.

**Invite Equifax into the heart of your organisation**

**Call us on 0845 603 6772 or  
email: [consumer.risk@equifax.com](mailto:consumer.risk@equifax.com)**



Equifax Plc

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25 Chapel Street, London NW1 5DS

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