

BEACON™ 9.0

Key benefits

- > Generate greater profits
- > Accelerate decision making
- > Improve account profitability.
- > Increase your potential client base with applicants new to credit.
- > Streamline account management

Minimize risk, maximize rewards.

Make credit decisions with confidence

BEACON 9.0, offered by Equifax, is the newest FICO® Score version in Canada. Backed by Canada's largest consumer credit database, FICO's leading-edge scoring systems can help you effectively evaluate new prospects by predicting the probability of an account going "bad".

Leverage the power of BEACON scores.

Optimized for the current economic climate, BEACON has been developed using 5 million matched records from July 2009 and July 2011s. The redeveloped BEACON 9.0 uses an updated design blueprint that brings the most powerful and predictive BEACON score to the Canadian market. BEACON 9.0 is the first general risk score to use Canadian mortgage data, providing enhanced predictive power when evaluating consumers with mortgage tradelines in their credit histories.

BEACON 9.0 more appropriately evaluates consumers with few credit accounts. In general, thin files score much lower than previous versions of BEACON. It evaluates Line of Credit separately from other revolving credit instruments since these are two distinct products and merit separate treatment. The refinements in this release enable BEACON scores to truly reflect today's market conditions and changing consumer lifestyles.

Minimize business impact

In addition to offering increased risk assessment precision, the BEACON 9.0 Score maintains consistency with prior BEACON Scores in such key areas as the minimum scoring criteria, 300-900 score range, reason codes and odds to score relationship, making it as easy as possible to adopt and use.

About Equifax, Technology & Analytical Services

Equifax is a global leader in consumer and commercial information solutions, providing consumers and businesses of all sizes with information they can trust. Our technology solutions provide seamless, instant access to data through a variety of Application Service Provider (ASP) solution options. Our solutions utilize technology and analytical techniques that increase your ability to make accurate, fact-based decisions about prospecting and retention, attrition and migration, marketing and account management, identity management and fraud prevention. Equifax consultants offer assistance in the design, development and implementation of customized and generic analytical solutions.

Technology Solutions **Analytics** Consulting Services



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CIS – 133 – E – 8/12