Equifax:

it is a credit reporting agency in US which provide it services to Customers and the business like (Insurance companies, banks, financial industries, courts, etc.)

apart from providing service to the business, it will also provide service to it consumers.

It is one of the biggest credit bureaus holding the information of many US & Canadian citizens and using this information they will generate the credit report and this report will be used by many of the business firms to provide their services to its consumers

Even though the company continued to do credit reporting, the majority of their business was making reports to insurance companies when people applied for new insurance policies including life, auto, fire and medical insurance. All of the major insurance companies used RCC (Replace cost coverage) to get information on health, habits, morals, use of vehicles and finances.

The Equifax collects the information reaching out to the consumers and using the information provided they will generate the credit report of the user and the report is used my other business persons

Equifax not only provide it services to Business, but also to its consumers, where consumer can see his credit report and also the Equifax suggest the consumers the necessary ways to get a good credit score which is used to get great deals and offerings for other business

Like: if a consumer is planning to apply for a loan, then the loan provider will reach out to the Equifax and will take the consumer credit report with which the loan provider can decide how much loan can be provided to the consumer and with what features.

Here the credit score will be generated by other team based on the information provided by the consumer (information like all personal details, repayment of existing loans, bill payments etc.)

I have worked in PSOL which is other track for the Equifax where it provides its services to Consumers (personal solutions).

Here the consumer will be serviced in terms of products, like consumer has to purchase any of the Equifax products and these products deals with the credit reports of the consumers.

Like BPLAN, UPLAN, UPLANF

Each product has its own advantage, like BPLAN can provide the consumer BI(2) offers and if the user has this product then he can view all his credit report and he can check all his transactions and also all his payments and the credit score and can take the necessary steps to increase the score, any alerts like credit mentoring alerts (any change in credit related information, score reached above or below the marked score etc)

UPLAN, here it provides the service as of BPLAN but the only extra thing it can offer is that web detect/Internet scanning future, like here if the consumers any of the information (CC, Debit card, Driving License) if found on any of the Suspicious site then it will trigger the alerts and alert the user about the same.

UPLANF same as UPLAN but it is a family plan product, using this product the parent can add his child under him so that the can track the child’s credit report and alerts etc.

Recently I have worked on the modules like:

We got a new requirement like the consumers can order a free product using a promo code and any user for any location can order this product, so I had to make changes in the existing flow so that the old flow will not be disturbed,

Here we have to remove the validations for address and any consumer from any location can order this

And we had to remove the payment tab completely as the user has to provide promo offer

We had implemented this based on the product code, like is the consumer tries to order this, we had created new flow from struts config file to action class and the new flow and previously we used to authenticate the consumer by asking some eid question and here we have to skip this authentication in new flow.

Along with this password flow same as above, previously the user has to provide name, email, dob and zip code, the new change is like user has to provide the name, email and dob and if multiple records are found and if any of the single record have zip, then we will ask for zip else secret ques and if matches then reset password. If any wrong, then the user has to call the agent to reset.

Product configurations, new flow documentation, team coordination, calls with other geolocation teams.

Also US eid8 flow too