



EQUIFAX®

Equifax Mortgage Review

Equifax Q1/2022

Eric Poblete

Strategic Account Executive, Equifax Canada



Change is the
new normal

Rise in bankruptcies following end of payment deferral programs has slowed

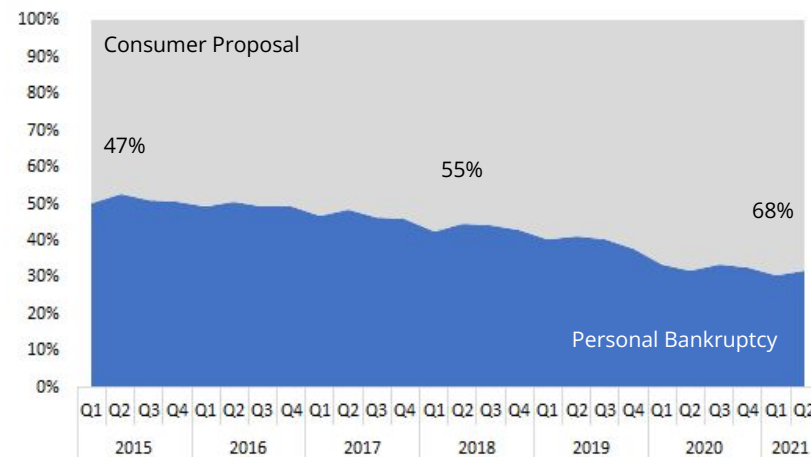
Bankruptcy rate remained lower than the pre pandemic level but has risen from the lows of Q2 2020 and also shows some regional variations



	ON	QC	WT	ET	ALL
Bankruptcy Rate Q2 2021	0.07%	0.09%	0.08%	0.12%	0.08%
% Y-O-Y	12.01%	30.12%	33.78%	37.17%	25.25%
% Q-O-Q	-7.09%	-10.82%	0.65%	1.61%	-4.84%
Average Bankruptcy Balance Q2 2021	\$35,735	\$31,378	\$40,249	\$47,879	\$39,081
% Y-O-Y	-14.91%	-21.08%	-14.36%	-9.18%	-13.47%

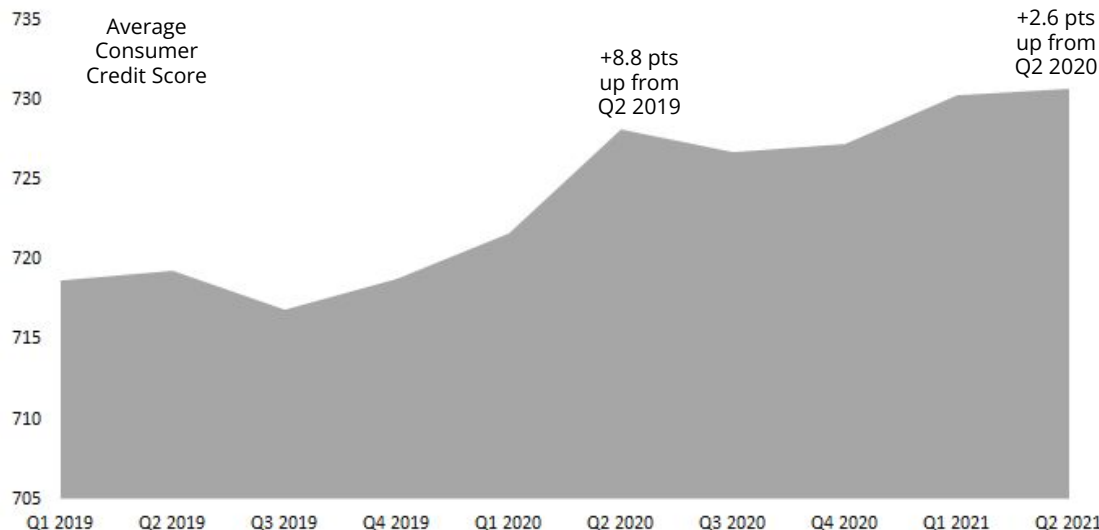
Source: Equifax Canada

Consumer proposals have become the preferred insolvency option for many financially stressed consumers and were the first to rise after the Q2 2020 dip



Changing consumer behaviour during the pandemic led to a shift in average credit scores

Average consumer credit score continues to rise



Factors affecting the score rise



High credit awareness among consumers



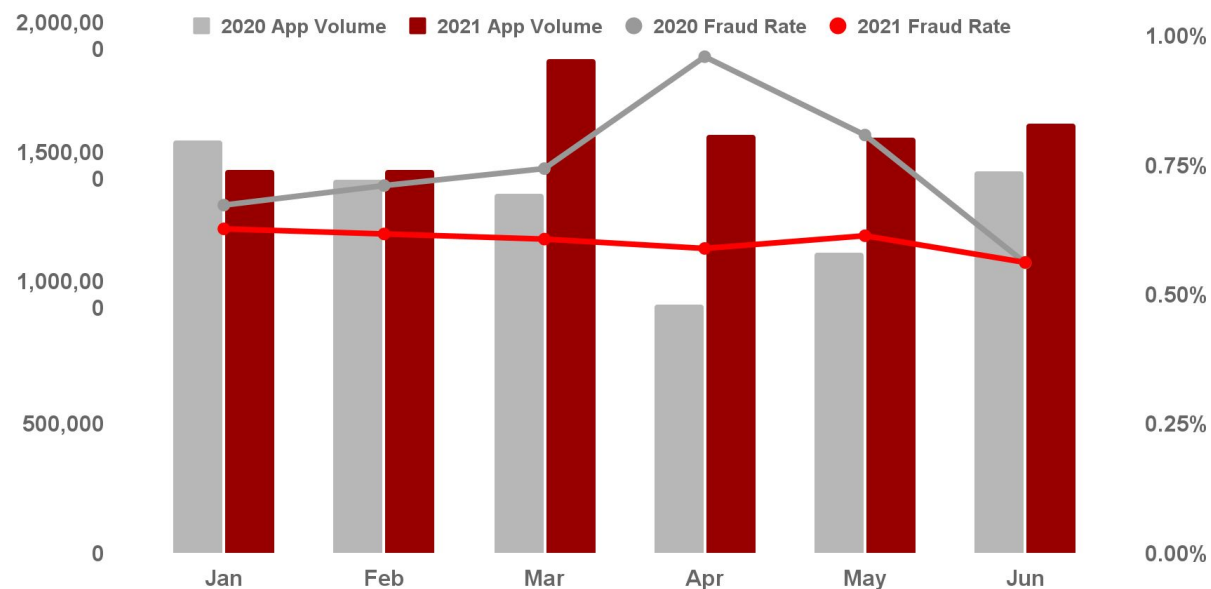
Lesser avenues of spend and higher savings during the pandemic period



Payment deferrals and government incentives helping consumers with credit payments

Overall Fraud Rates Were Stable in Q1 and Q2

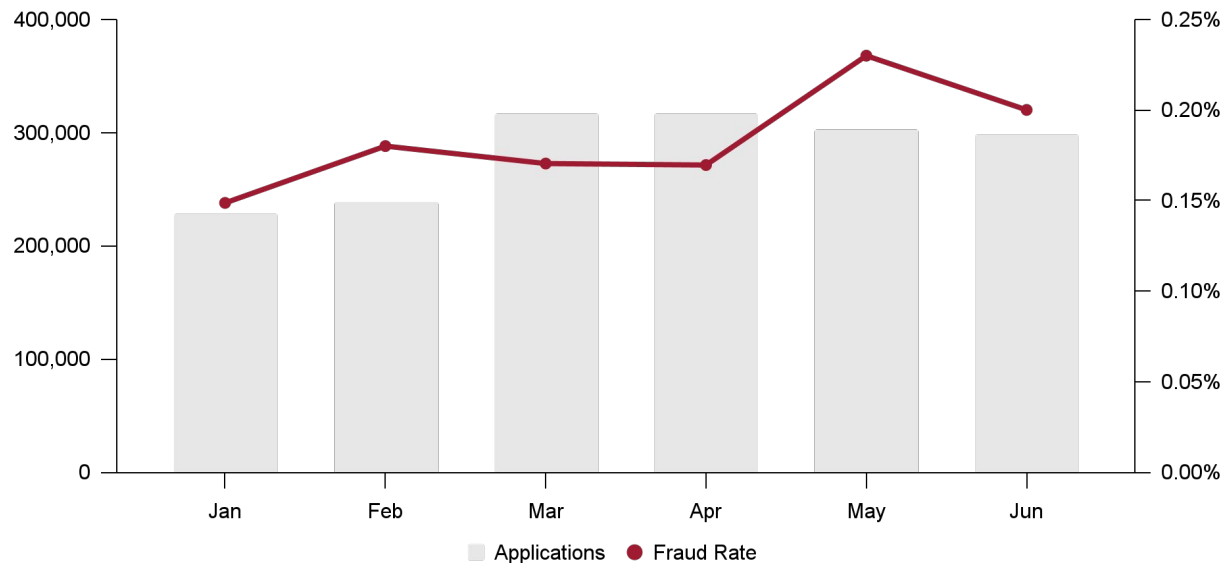
Application Volume & Fraud Rate (2020, 2021)



Volume returned to pre-pandemic levels

Overall fraud rate was **stable** through Q1 and Q2 2021

Mortgage Volumes and Fraud Rates Increased in 2021



Q1/Q2 2021 mortgage application volume **increased** by 22% compared to 2020

2021 experienced **increasing** rates of fraud

Source: Equifax Canada



2020 Credit Enhancements

Creating value for you and your customers

Our strategy is built on

Consumer privacy
Proper use of consumer credit
information
Fraud prevention
Anti-Money Laundering (AML)
prevention



A **compliance risk** was identified in 2019

For the last twelve months we've been working with industry stakeholders to develop a cost-effective solution that benefits everyone



Consent



Consumer transparency



Secure transmission of sensitive personal information

Product Journey

Original Broker Bundle

Consumer Credit File

Reported credit information for over 24 million Canadians

Safescan®

An automated fraud-screening tool to spot irregularities and confirm misuse in names, addresses, SINS and telephone numbers.

FICO® Score 4

Predicts the likelihood of a serious delinquency (90 days past due or worse) within 24 months. Mortgage and Telco trades do not impact FICO® Score 4.

Additions April 2015

Delinquency Scores

ERS 2.0

Predicts the likelihood of a serious delinquency (90 days past due or worse) within 12 months.

CRP 3.0B

Predicts the likelihood of serious delinquency (90 days past due or worse) within 24 months.

Bankruptcy Score BNI 2.0

Predicts the likelihood of a consumer filing for bankruptcy within 24 months.

Mortgage & Telco Data

Score Upgrade June 2016

FICO® Score 8

Predicts the likelihood of a serious delinquency (90 days past due or worse) within 24 months, with enhanced Datasets improving predictive power.

Enhanced Credit Report 2020

All of the above... PLUS

AML Assist™ Single Source

Enhanced Consumer Database

Prioritized Trade Sort

Multiple usage and sharing licensing of scores and credit files

**May 4, 2020 we
launched the
Enhanced Broker
Credit Report**

**A new value-added
solution bundle** to
gain deeper insights
on mortgage applicants
and help improve
information accuracy

AML Single Source section - Decision is Y or N

Equifax Canada Inc. **Credit Bureau View** Mar-11-2020 08:56:24 AM EST
QA-43032 Test Filogix QA

#725-3030 Andrew Street
Toronto Ontario
M5L 0A2 Canada

Credit Bureau Report

USER REP. JFAUBERT THIS FORM PRODUCED BY EQUIFAX C.I.S. P 1
MULTIPLE FILES INDICATOR: 0
EQUIFAX AND AFFILIATE BUREAUS-REFER CONSUMER INQUIRIES TO 1-800-465-7166
FN 00-0008095-00-062 UN 0044995074 03/11/20 PG01

AML ASSIST (SUBJECT)

AML HEADER

SINGLE SOURCE HIT : Y
DUAL SOURCE HIT : N
WATERFALL PROCESSED : N
SINGLE SOURCE DECISION : N
DUAL SOURCE DECISION :
ORIGIN OF CREDIT FILE : CANADA
CREDIT FILE CREATED DATE : 2014/04/09
NUMBER OF TRADES ON FILE : 004
OLDEST TRADE ON FILE
OPEN DATE : 2004/05/01
UNIQUE NUMBER (CID) : 0044995074
INPUT NAME : FILOGIX, TEST,,
INPUT ADDRESS : 45, CORVETTE, BRAMPTON, ON, L7A2H7
INPUT DOB : 1980/01/01

AML SINGLE SOURCE

LAST NAME MATCH : Y
FIRST NAME MATCH : Y
MIDDLE NAME MATCH : X
SUFFIX MATCH : X
CIVIC MATCH : Y
STREET NAME MATCH : Y
CITY MATCH : Y
POSTAL CODE MATCH : N
PROVINCE MATCH : Y
DATE OF BIRTH MATCH : Y
FIRST FORMER ADDRESS MATCH : Z
SECOND FORMER ADDRESS MATCH : Z
NAME AS REPORTED : FILOGIX, TEST,,
AKA NAME AS REPORTED1 :
AKA NAME AS REPORTED2 :
AKA NAME AS REPORTED3 :
AKA NAME AS REPORTED4 :

Page 1 of 4

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NOTE: The majority of "Fails", or Decision = N, will be as a result of the file being less than 3 years old

The pass/fail criteria also comes from this section

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Page 1 of 4

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CIVIC MATCH : Y
STREET NAME MATCH : Y
CITY MATCH : Y
POSTAL CODE MATCH : N
PROVINCE MATCH : Y
DATE OF BIRTH MATCH : Y
FIRST FORMER ADDRESS MATCH : Z
SECOND FORMER ADDRESS MATCH : Z
NAME AS REPORTED : FILOGIX,TEST,,

AKA NAME AS REPORTED1 :

AKA NAME AS REPORTED2 :

AKA NAME AS REPORTED3 :

AKA NAME AS REPORTED4 :

Results:

Y = Exact Match
N = No Match
P = Partial Match
X = Not provided on input
Z = Not available on file

AML Assist: Reading the Credit Report

3

This section of the report can help you understand why an 'N' decision is indicated if due to the new regulations. An 'N' will be the result if there is only **1 tradeline** or if there are **2 tradelines with the same entity**.

1 Tradeline with one entity

```
* CANADIAN FICTITIOUS BANK (800) 555-5555
4700N85      2020/04/27  2018/04/01  2019/01/27  002/000/001  003 I2

ACCOUNT NUMBER: 1666667012

PREVIOUS REPORTINGS: 02 PORTFOLIO TYPE: I PAYMENT FREQUENCY:MONTHLY
*****2*****4
```

2 Tradelines with one entity

```
* CANADIAN FICTITIOUS BANK (800) 555-5555
4700N85      2020/04/27  2018/04/01  2019/01/27  002/000/001  003 I2
3000          5000          500          100          100

ACCOUNT NUMBER 1666667012

PREVIOUS REPORTINGS: 02 PORTFOLIO TYPE: I PAYMENT FREQUENCY:MONTHLY
*****2*****4

* CANADIAN FICTITIOUS BANK (800) 555-5555
4700P58      2020/04/29  2018/04/03  2019/01/29  001/000/002  003 R2
2000          4000          600          200          200

ACCOUNT NUMBER: 5777775416

PREVIOUS REPORTINGS: 02 PORTFOLIO TYPE: R PAYMENT FREQUENCY: MONTHLY
*****2*****4
```

Expanded **trade segment** provides granular insights

Equifax Canada Inc. **Credit Bureau View** Mar-11-2020 09:56:24 AM EDT
GA-43032 Test Flags QA
#725-3030 Andrew Street
Toronto Ontario
M5S 5A2 Canada

SUMMARY 2004/05/01-2020/03/02 NO-PR/OI,FB-NO, TOTAL-5,HC\$0, 5-ONES.									
BUS/ID CODE	DT RPT	DT OPND	DLA	02/03/4+	TR	RT			
CREDIT LIMIT	HIGH CREDIT	BALANCE	PMT-AMT	PAST DUE	WRN OFF AMT				
ACT PMT/AMT	DT/CLOSED	FRST/DELQ	MEMBER#/ID	PREV/MEMBER#/ID					
*****1									
* BB	2019/05/02		2019/04/01 000/000/000	002	M1				
412000		378600							
MORTGAGE									
PREVIOUS REPORTINGS: 01 PORTFOLIO TYPE: M PAYMENT FREQUENCY: MONTHLY									
*****1									
* BMO 0724	(604) 668-1421								
601BB268	2020/03/02	2004/05/01	2020/02/01 004/004/001	046	I1				
12000		8955							
ACCOUNT NUMBER XXX...846									
PREVIOUS REPORTINGS: 17 PORTFOLIO TYPE: R PAYMENT FREQUENCY: MONTHLY									
111231112*11111311									
* BMO 0724	(604) 668-1421								
601BB268	2020/03/02	2007/04/15	2020/02/01 000/000/000	002	LL				
28700		24050							
ACCOUNT NUMBER XXX...846									
PREVIOUS REPORTINGS: 01 PORTFOLIO TYPE: L PAYMENT FREQUENCY: MONTHLY									
*****1									
* IMI DIRECT	(833) 897-5197								
812PMB19	2019/05/02	2009/09/33	2019/04/01 002/000/000	001	CL				
11000		9055							
ACCOUNT NUMBER XXX...556									
PREVIOUS REPORTINGS: 01 PORTFOLIO TYPE: R PAYMENT FREQUENCY: MONTHLY									
*****1									
* CAPITAL ONE BANK	(888) 728-1277								
6500840987	2020/03/01	2013/06/22	2020/02/01 000/000/000	002	R1				
11000		10055							
ACCOUNT NUMBER XXX...454									
PREVIOUS REPORTINGS: 01 PORTFOLIO TYPE: R PAYMENT FREQUENCY: MONTHLY									
*****1									

Page 3 of 4

SUMMARY 2004/05/01-2020/03/02 NO-PR/OI,FB-NO, TOTAL-5,HC\$0, 5-ONES.						
BUS/ID CODE	DT RPT	DT OPND	DLA	02/03/4+	TR	RT
CREDIT LIMIT	HIGH CREDIT	BALANCE	PMT-AMT	PAST DUE	WRN OFF AMT	
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412000		378600				
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12000		8955				
ACCOUNT NUMBER XXX...846						
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111231112*11111311						

Read left to right, with 1 being the most recent payment status

Sept. 14, 2020
- new inquiry
posting process

Only **credentialed members** will have access to consumer credit files through industry connector platforms.

Introducing a new inquiry posting process

Why

Consumer transparency and oversight of data flow is an Equifax responsibility

How it will work

Inquiry posting will be associated with each and every broker application to a lender

Impact

These new inquiries will have minimal effect on the consumer credit score



Understanding Credit

Free Credit File and Score: [CLICK HERE](#)

EQUIFAX

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BUSINESS

ABOUT US

Support

ENGLISH
FRENCH

PRODUCTS

EDUCATION & SUPPORT

CREDIT REPORT ASSISTANCE

Search Equifax Personal



CUSTOMER

FREE Equifax® Credit Score and Report

We're pleased to offer a FREE online Equifax credit score¹ and report² to all Canadian consumers. This includes:

- ✓ A summary of the factors impacting your credit score
- ✓ An easy to read summary of the information on your Equifax credit file
- ✓ Access to our consumer relations agents 7 days a week³

GET STARTED

FREE



EQUIFAX

➤ Credit Files vs Credit Scores

Credit File / Credit History / Credit Report

Identification Information

Name	SIN	DOB
Address (incl. previous addresses)		

Credit File Access Log (Inquiries)

1. Credit Seeking Inquiries (hard inquiries)
 - Consumer applied for credit
2. Non-Credit Seeking Inquiries (soft inquiries)
 - Consumer retrieved own file
 - Employment or housing background check
 - Existing lender updating records

Public Records

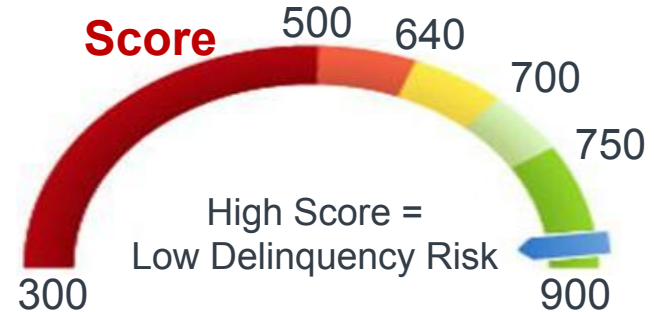
Collections	Bankruptcies	Legal Judgments
-------------	--------------	-----------------

Trade Information

Account information

- Current balance
- Credit limit (credit card) / maximum balance (loan/LOC)
- Current rating (R1, R2, etc.)
- Date reported

Credit Score



Credit Rating

- R1 Paid as agreed
- R2 Payment more than 30 days, less than 60 days late
- R3 Payment more than 60 days, less than 90 days late
-
- R9 Bad debt, placed for collection

Consumer Data Retention Rules

How long each type of data on the credit file can affect a consumer's credit score

Inquiries	3 years from date posted	Bankruptcy	6 years from date discharged (If none, 7 years from date filed)
Judgments	6 years from Date filed	Multiple Bankruptcies	1st purges 14 years from discharge Additional purges 14 years from discharge
Collections	6 years from date of last activity	Secured Loans	6 years from date filed
Trade Items	6 years from date of last activity	Banking Items	6 years from date reported
Previous High Rates	6 years from date of last activity		
L/S Trade Item	6 years from date reported		
Consumer Proposal	3 years from date settled (If none, 6 years from date filed)		

Trade Types and Ratings

R	Revolving
O	Open
I	Instalment
L	Lease
C	Line of credit
M	Mortgage

0 Too new to rate; approved but not used

1 Pays (or paid) within 30 days of due date or not over one payment past due

2 Pays (or paid) in more than 30 days from due date; but not more than 60 days, or not more than two payments past due

3 Pays (or paid) in more than 60 days from payment due date; but not more than 90 days, or three payments past due

4 Pays (or paid) in more than 90 days from payment due date; but not more than 120 days, or four payments past due

5 Pays (or paid) in more than 120 days, or more than four payments past due, but not yet rated 9

7 Making regular payments under a consolidation order, credit counselling or similar arrangement

8 Repossession

9 Bad debt; placed for collection; skip account

**North American Standards

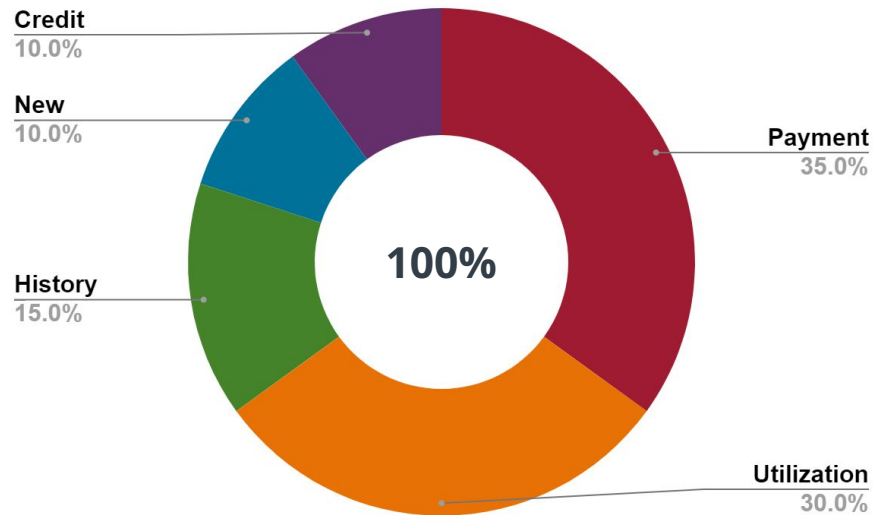
Predictive Variables that Factor Into a Score

Delinquency scores
do not say that
a specific individual
is a good or
bad customer

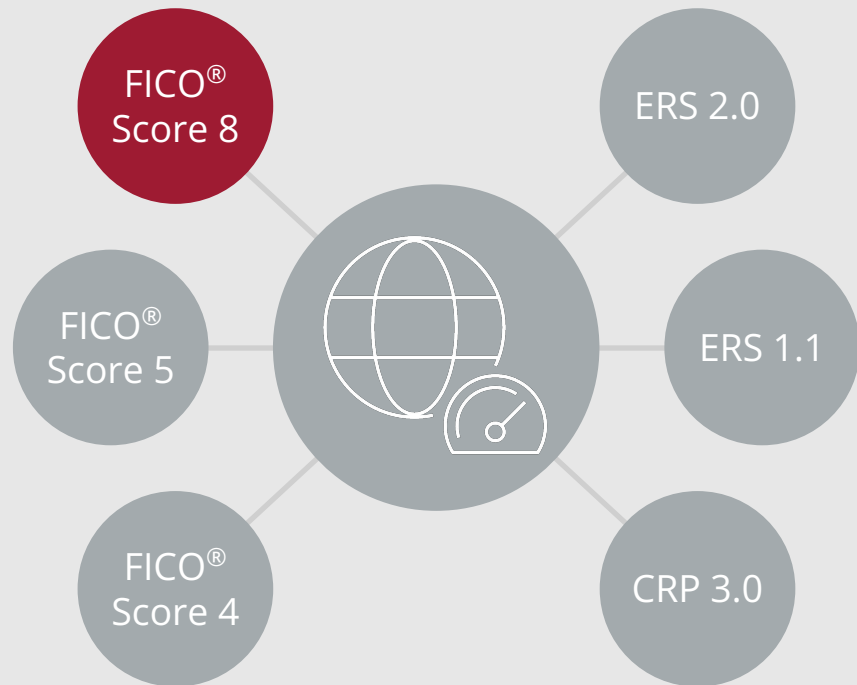
No magic
cut-off rule

Lenders have
their own unique
adjudication strategies

Credit score is
one factor
in assessing
an individual's
credit worthiness



No Standard Score in the Industry



Fixing Credit Information

- Contact our GBS department at 1-877-227-8800
- Electronic form (Adobe) will be sent to broker for completion



TEL: (514) 493-2370
(800) 567-2370

FAX: (514) 493-2454
(800) 565-4430

REQUEST FORM FOR A CONSUMER INVESTIGATION

Mortgage Broker

Date: _____

Member Code: _____

Telephone number: _____

Name of the company: _____

Fax number: _____

Requestor: _____

Requests are subject to a fee in accordance with your pricing agreement.

INFORMATION ON THE CONSUMER:

Name: _____

Address: _____

SIN: _____

Date of birth: _____

Spouse's name: _____

SIN: _____

Date of birth: _____

Reason and amount of the inquiry: _____

Information to investigate

Account number: _____

Telephone number: _____

Address: _____

MAKE SURE TO SEND US THE CONSUMER'S AUTHORIZATION AT THE SAME TIME WITH THE PRESENT REQUEST.

Credit Monitoring Special [LEARN MORE](#)

EQUIFAX

PERSONAL

BUSINESS

ABOUT US

Support

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FRENCH

PRODUCTS

EDUCATION & SUPPORT

CREDIT REPORT ASSISTANCE

Search Equifax Personal



CUSTOMER

Equifax Complete™ Premier

Our Most Comprehensive Credit Monitoring and Identity Theft Protection Product

- ✓ Get alerted of key changes to your Equifax® credit report
- ✓ Daily access to your Equifax credit score¹ for your educational use
- ✓ Dedicated ID Restoration Specialists to help you recover from ID Theft

Cancel with ECS at any time; no partial month refunds.²

GET STARTED

\$19.95
per month



Here's how you can gift your clients Equifax Complete Premier - credit monitoring and more!

1. Email mortgageprogram@equifax.com or phone (888-594-4340).

1. Include:

- Legal company name:
- Legal company address:
- Billing contact - name, email, phone:
- Signatory contact - name, email - we like to use digital signatures to expedite the process:
- Activation codes delivery contact - name, email:
- Number of codes : **XX (blocks of 50)**
- Product: **Equifax Complete Premier**
- Fixed fee: **\$18,75 CAD / code (sold in blocks of 50)**
- Enrollment Deadline: **90 days after code creation**
- Subscription length: **12 months**

1. Codes will be sent directly to you



Advanced Credit Certification Program

Overview

Eight Modules

Credit Bureau

Credit Report - I

Credit Report - II

Credit Ecosystem

Credit Scores

Fraud

Legal and
Regulatory

Fintech Trends

Topic including

Credit Bureaus

- Terminology
- History of credit
- What do credit bureaus do?
- Stakeholders
- Reporting
- Types of credit reporting
- Business credit reports

Credit Report - I

- Overview
- AML Assist
- SafeScan and Consumer Narratives
- Credit Scores
- Personal Information
- Inquiries

Credit Report - II

- Portfolio Types and Rating Codes
- Tradelines
- Public Records
- Consumer Facing Reports
- Correcting Data
- Retention and Purge Rules

Credit Ecosystem

- Credit Life Cycle
- Pre-Qualify vs Pre-Approval
- Credit Attributes
- Delinquency and Bankruptcy Scores
- How is a Bankruptcy Score Used

Topic including

Credit Scores

- Credit Score Basics
- Credit Score Providers
- Segmentation
- Algorithms and Versions
- Characteristic
- Deduplication
- Score Variation
- Actions that can hurt a score

Fraud

- Fraud overview and potential impacts
- Types of fraud
- Manipulation in the mortgage industry
- FINTRAC
- AML Assist
- Credit Monitoring and Protection

Legal and Regulatory

- Equifax Regulatory Framework
- Stakeholder Roles and Responsibilities
- Equifax Legal Obligations
- Consumer Consent for Member and Data Furnishers

Fintech Trends

- Consumer Savviness
- Misconceptions
- Evolving Credit Adjudication
- Payment Deferrals
- Open Banking
- Credit Freezes

Build Your...



Loyalty

Help close more deals and close borderline consumers, building loyalty and trust



Knowledge

Improve your ability to confidently answer any question a consumer may ask



Business

Use your new knowledge to better identify your highest priority customers



Brand

Differentiate yourself in the marketplace as knowledgeable and as an early adopter

Advanced Credit Certification - Testimonials

I have taken the new Equifax Certification Course and let me tell you....this course is not just for newcomers to our industry. This is for EVERYONE! That's right even the veterans out there. It is a refresher of what you may already know but maybe have forgotten and some wonderful new information about what's new with Equifax and what is yet to come. Insight to codes you see on the bureau and what it all means, new process if fixing a client's credit bureau, how credit scores are impacted, fraud, open banking, regulatory changes and so much more. **This course will give you the expertise you need to speak to your clients with confidence** and help turn them into homeowners sooner! Be one of the first to sign up and wear your badge proud!

- Rosa Bovino, AMP, Mortgage Agent

I was grateful for the opportunity to participate in this comprehensive credit certification program; as far as I know, it is a unique accreditation process with first hand and current information directly from the Equifax.

Over the years, **I have always made it a priority to continuously hone my skills and the program did exactly that;** I updated my overall credit knowledge, allowing me to better keep up with the fast paced changes in the broker industry, especially in recent years.

All brokers, new and experienced should experience this program.

- **LINDA TOSINI**, B.Comm., AMP, Mortgage Broker - Québec and Ontario

The Equifax Advanced Certification is a **"must have" for anyone who reviews, analyzes, and/or provides advice on credit in Canada.** Whether you are a new or experienced Broker, the information provided will add value to your business and the quality of advice you can provide to your clients. I highly recommend spending time and small investment on yourself, your business and most importantly – your clients.

- **Christine Buemann**, Mortgage Broker

You are a great Financial Professional

Now you have a new way to let
potential customers know





Advanced Credit Certification

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Jordan Smith

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Equifax

[Issuer's Website](#) | [More Credentials](#)

SHARE YOUR ACHIEVEMENT!



VERIFY



LEARN MORE ABOUT THE ISSUER
[Issuer Website >](#)

ISSUER'S OTHER CREDENTIALS

[Advanced Credit Certification](#)

[All Equifax credentials](#)

This badge certifies that this broker has successfully completed the Equifax Advanced Credit Certification program.

The program educates the broker on Equifax credit, fraud, regulation, and compliance to better serve the needs of their clients

ISSUED ON

October 28, 2021

EXPIRES ON

October 28, 2023

SKILLS / KNOWLEDGE

Credit Bureau

Credit Ecosystem

Credit Report

Credit Scores

Fraud

Broker Support

Fintech Trends



2021

Equifax Canada Business Transformation:

The Power of Data Fabric

From an array of sources we're weaving one cohesive data tapestry



Built-in Security

- Data encryption on all data in transit and at rest
- Industry-leading security that exceeds on-premises capability



Always-on Availability

- Continuous testing and parallel processing
- Scalable infrastructure meets and exceeds demand



Unified Data Source

- No data silos — all data is in one universal data exchange, keyed & linked across all data sets
- On-demand access to integrated data



Fully Configurable

- Trended data across all categories
- Purposed view credit reports that can be tailored for your vertical



Data Velocity

- Easier data contribution with flexible ingestion formats
- Reduced file fragmentation with AI algorithms - richer thicker files



Questions?



Powering the World with Knowledge™

equifax.ca

Equifax Contact Information

Product and Service Inquiries

Global Business Services



Call

1-877-227-8800



Email

gbscanada@equifax.com

Tech Support

Internet Customers



Call CAST

1-877-257-2090



Email

Cast.ca@equifax.com

System to System customers



Call Advanced Delivery Systems

1-800-387-9986



Email

email sts@equifax.com

Consumer Relations

EFX Consumer Relations



Call

1-800-465-7166