

BEACON

Your guide to confident credit decisions.

REDUCING RISK IS ESSENTIAL, BUT IT IS NOT YOUR ONLY CHALLENGE. YOU NEED A WAY TO TAKE ADVANTAGE OF NEW OPPORTUNITIES – WITH CONFIDENCE. BEACON HELPS YOU REDUCE YOUR LOSSES BY PREDICTING THE PROBABILITY OF AN ACCOUNT GOING “BAD”. BUT THAT IS JUST THE BEGINNING. WITH BEACON, YOU CAN EFFECTIVELY EVALUATE NEW PROSPECTS – EVEN THOSE WITH NEW OR LIMITED CREDIT HISTORY.

Important Benefits

- **Approve new applicants quickly and at a lower cost**
With BEACON, you can reduce the time and the cost associated with new applicant approvals. BEACON predicts the likelihood of delinquency, even if your applicant is a consumer with a new or limited credit history.
- **For new product start-ups or new customer segmentation strategies, BEACON can help**
Increase your potential client base by using BEACON's predictive powers to make approvals confidently to previously untested customers.
- **Explore new cross-selling opportunities**
Use BEACON as a market research tool that enables you to cross-sell from one type of account to another.
- **Boost your decision-making power with the full picture**
Add the power of BEACON to an Equifax Consumer Credit Report, and Equifax Portfolio Management and Application Processing tools to look at your real exposure and make the most of new opportunities.



The logo for Equifax, featuring the word "EQUIFAX" in a bold, italicized, sans-serif font.

Data Solutions

Knowledge Engineering

E-Commerce Solutions

Technology Solutions

Commercial Solutions

Consumer Solutions

Fraud Services

A Risk Management Tool for Today and Tomorrow

Backed by Equifax's consumer credit database – the largest in the country, and built on Fair, Isaac's leading-edge scoring systems, BEACON delivers an answer based on a series of highly specific, multiple scorecards.

Unique BEACON scorecards for consumers with minor derogatory trade line items, a public record history or recently established credit provide additional accuracy, and let you look at prospects you might not have considered before.

You can request a BEACON score on every consumer credit report you receive from Equifax, and get up to four reasons that contribute to the consumer's score.

A Delinquency Predictor that Reflects the Real Picture

To develop BEACON, Fair, Isaac used a comprehensive sampling of over one million Canadian consumer credit files. Recent refinements incorporate new data and the latest predictive modeling technologies to ensure that BEACON's predictive power reflects the realities of current consumer behavior patterns, economic shifts and changes in creditor reporting practices.

Put BEACON on Your Risk Management Team

With BEACON, there are no costly start-up fees. It is ready to go when you are. Simply add BEACON to your Consumer Credit File reports, and experience the benefits of better risk management immediately.

To find out how BEACON and the complete portfolio of Equifax solutions can work for your business, please contact your Sales Representative.

Visit our website at www.equifax.ca

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