

Insight Score® for Auto

The Insight Score®, powered by Equifax, gives you the data you need to extend offers to more applicants while getting a deeper view of potential risk.

EQUIFAX

Designed to help expand access to credit for consumers seeking to finance a vehicle, this industry-specific credit risk score combines proprietary credit data from Equifax with alternative data. Automotive lenders use this score today for American shoppers with “thin” to no credit files to increase their capabilities in extending loan offers to these consumers.

Equifax collects the following alternative data for a more complete consumer financial info:

- Utilities
- Internet Provider
- TV Services
- Wireless Payment

(These data points are exclusive to Equifax, and not available through other third-party providers.)

Insight Score® Key Benefits

- ✓ Increase your prospect pool and use this score to expand who you can extend loan offers to.
- ✓ Increase approvals by up to 67%, compared to a generic risk score
- ✓ Start offering more competitive, personalized offers and improved decision-making and service.

Insight Score® Process

The Insight Score® employs NeuroDecision® Technology to apply models designed exclusively for the auto industry and helps predict the likelihood of a consumer becoming 90 days+ past due within 24 months of an auto loan being opened.



Uncover new prospects among your current “no file, thin file, and unbanked” customers.



Expand your consumers’ access to credit opportunities by up to 16%.



Evaluate new auto loan applicants with greater confidence and less risk.



Adjust credit levels among current customers based on a more complete view of the payment histories and behaviors.



[Learn More](#)

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