

Deposit Account Insights™

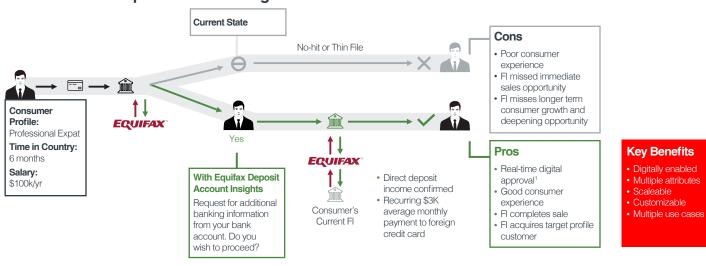
Improving access to credit for all Canadians helps everyone.

Consent-driven choice, like that enabled by our Deposit Account Insights solution, empowers the consumer and helps give new-to-credit populations like new Canadians, young people and small business startups greater control over the information used to make credit risk decisions.

This innovative solution is designed to help you grow your business while managing risk in high value market segments.



Here's how our Deposit Account Insights solution works for thin/no-hit files



¹ Subject to Client and Equifax approvals

Be the first to provide great service to these consumer groups





New-to-Canada

- Professionals with good jobs
- Highly educated
- Technologically savvy
- ~300 k per year, most 18+1



New-to-Credit

- Technologically savvy
- Heavy consumers of goods and services
- May have parental resources
- ~400 k per year turning 18²

Attributes used in our Deposit Insight Accounts solution

1	Account Information	6	NSFs
2	Age of Account	7	Overdrafts
3	Current Balance	8	Deposits
4	Minimum Balance	9	Debit Withdrawal
5	Maximum Balance	10	Deposit/Withdrawal Ratio

Contact your Equifax representative now to explore which products and services best meet your unique business needs.

ABOUT EQUIFAX ®

Equifax is a global information solutions company that uses unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 11,000 employees worldwide. For more information, visit Equifax.ca.



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EMAIL US solutions.ca@equifax.com

^{1,2} Statistics Canada