



EQUIFAX®

Consumer IncomeView+

Superior income modeling for increased precision and efficiency

Improved to better meet today's challenges

Now in its fifth generation, Consumer IncomeView+™ has been updated — both in name and architecture — to help lenders better assess consumer full-time employment income without requiring consumers to provide proof of income documents. Consumer IncomeView+ continues to offer lenders a fast, efficient, affordable way to ensure their customers are receiving a frictionless application and approval experience.

Now offering more accuracy, performance, and predictability

Compared to the previous version of this model, Consumer IncomeView+ boasts many key improvements that support lenders and consumers alike.

- **More precise modeling** — Consumer IncomeView+ is 11% more predictive in its income estimations* than the previous version, offering greater confidence and requiring fewer manual reviews or additional, resource-consuming steps to complete.
- **Latest Consumer Attributes** — our model is driven by our latest Consumer Credit and Alternative Data Attributes, available exclusively through Equifax.
- **Wider income score range** — we've updated the model to now estimate full-time, individual employment income in a broader range — from \$16,000 to \$440,000.
- **Frictionless model updates** — built on our new cloud-based architecture, users of Consumer IncomeView+ can now receive on-going, continuous model updates to ensure performance and protection from model drift without the hassle of migrations.

In Consumer IncomeView+, we combine our point-in-time and trended credit data assets with gradient boosting machine learning/AI to deliver significantly improved model performance and drastically improved accuracy of income estimation.

Additionally, Consumer IncomeView+ is approved for use across multiple industries and for non-adverse actionable use cases including prospecting, customer acquisition, account management, and debt management.

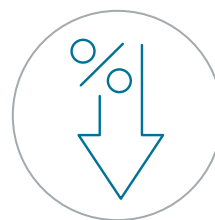
**11% more
predictive
in its income
estimations than
the legacy model**

Increased window percentage error aids in greater efficiency, cost savings, and satisfaction

Compared to our previous version of this model, Consumer IncomeView+ achieves higher window percentage error (WPE) — an important indicator for a reliable and accurate income estimation model. WPE refers to a measurement of how much a calculated value deviates from a known “true” value, expressed as a percentage of that true value. In our case, WPE is measuring the amount of consumer incomes that are within the acceptable range from the known actual incomes.

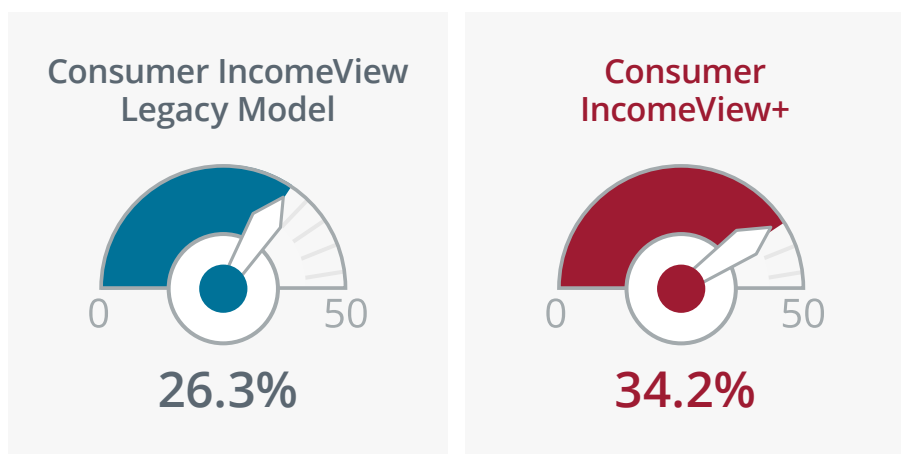
The chart below, using a sample of actual data*, illustrates the substantial amount of lift Consumer IncomeView+ provides to lenders. We highlight WPE 20 — a commonly used tolerance level for lenders. This shows that with our latest model we can now capture more consumers within this WPE 20 level to trust their modeled income, which equates to a 30% decrease in the number of consumers who will likely require additional time-consuming, costly verifications.

When considering Consumer IncomeView+ in a marketing use case, having a greater percentage of consumers within WPE 20 equates to more reliability in reaching the desired customer for a campaign — and less waste.



With our latest model, we can capture more consumers within this WPE 20 level, equating to a **30% decrease** in the number of consumers who will likely require additional verifications.

Consumer IncomeView+ outperforms the legacy model at WPE20



Ready to learn more or begin a validation? Contact your Equifax account representative, or visit our website today.

equifax.com/business/product/consumer-incomeview

*Equifax Data & Analytics, 2024