



## EQUIFAX

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Sparkling Logic SMARTS™, the rules engine of Equifax's InterConnect decision management platform

A graphic of a credit report document. The title "Credit Report" is in white on a blue background. Below it, "Your Credit Score is:" is followed by the large number "765". A green bar below the score is labeled "EXCELLENT" and has a "800" at the end. To the right, a legend shows "Excellent:", "Good:", "Fair:", and "Unc..." with corresponding scores like "70" and "50".

## Credit Report

Your Credit Score is:

765

Rating: EXCELLENT 800

Excellent: 70  
Good: 50  
Fair:  
Unc...

### Before Sparkling Logic

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Before Sparkling Logic, Equifax employed various legacy third party and home-grown decisioning technologies to provide intelligent insights. Yet these solutions were disjointed, often hard coded by IT, inaccessible to business analysts and difficult to understand by lines of business. Changes required the intervention of IT; and it was challenging for decision makers to measure the effectiveness of embedded decisions. These restrictions drove Equifax to seek an enterprise, state of the art, AI-driven, low-code decision management solution for its global platform, InterConnect.

### The Customer

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Equifax is a global data, analytics, and technology company that serves financial institutions, corporations, government agencies, and individuals with enriched data and executable insights. These insights are typically derived from many data sources including financial, telecommunications and utility payments, employment and income data.

### Global context

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Driven by abundant data and modern AI and analytics technologies, credit management is undergoing a radical transformation, increasing competition among existing credit bureaus and attracting new intermediaries between the creditors and the borrowers. To effectively compete, Equifax needed to deliver cutting edge decision intelligence, beyond simple data and analytics.

The Equifax logo in a bold, red, italicized sans-serif font.

# EQUIFAX

## The Requirements

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Equifax needed an automated decisioning solution that would help improve the efficiency of decision management and decrease development and maintenance costs by empowering their business users worldwide to easily access diverse sources of data, create new, or import existing, predictive machine learning models; and author, test, edit, and deploy business rules, all without the sole reliance on IT and associated slow IT release cycles. The solution had to be scalable to enterprise level performance, provide security and be easily integrated into Equifax's global cloud solution, application architecture, security and governance.

## The Solution

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Equifax chose Sparkling Logic SMARTS as a core part of the Equifax InterConnect platform. Equifax chose to go even further, by white labeling the Sparkling Logic rule engine tool to their customers. Credit and risk analysts, both at Equifax and their clients, can now seamlessly import data, capture decision logic, A/B test and analyze how the decisions apply to each transaction, and measure the collective impact of making changes to decisions. Business users and business analysts, both at Equifax and their customers, can autonomously make changes to policy rules.

"SMARTS is at the heart of our InterConnect platform. It has helped us quickly enter an era where the credit process must be smooth, automated and optimized for lenders and consumers. SMARTS' all-in-one approach to authoring, testing and deploying business rules into a sophisticated yet simple product appealed to us from the start. Since then, we have been very satisfied with the use we make of it on a daily basis."

*--Deepesh Mohandas, Vice President, Global Product Management - Decisioning Platforms at Equifax*

## Equifax gains

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Operational for more than six years, Equifax and their self-service customers reported the following benefits they experienced using and deploying InterConnect along with Sparkling Logic-enabled rules engine:

- Elegant, intuitive user interface easy to navigate without passing from screen to screen
- Accessible to businesspeople and citizen developers to build, test, change, simulate, and visualize decision logic
- All-in-one approach for rule authoring, rather than using multiple tools, ranging from discovering and implementing decision logic strategy to execution
- Faster decisioning and pre-screening during marketing campaigns
- Rapid and responsive support from Sparkling Logic, frequently acting as an integral part of Equifax' internal teams

## More

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**InterConnect:** [www.equifax.com/business/interconnect/](http://www.equifax.com/business/interconnect/)  
**SMARTS:** [www.sparklinglogic.com](http://www.sparklinglogic.com)