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Equifax Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Equifax Inc. Fundamental Company Report provides a complete overview of the company’s affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Equifax Inc. and its competitors. This provides our Clients with a clear understanding of Equifax Inc. position in the Commercial Services and Supplies Industry.

The report contains detailed information about Equifax Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Equifax Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company’s strengths, weaknesses, opportunities, and possible threats against it.

The Equifax Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company’s long-term solvency. This sort of company's information will assist and strengthen your

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company’s decision-making processes.

In the part that describes Equifax Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company’s competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company’s business and sales activities will be boosted by gaining an insight into your competitors’ businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Equifax Inc. business.

About Equifax Inc.

Equifax Inc. provides information solutions for financial institutions, corporations, governments, and individuals. The company’s products and services are based on databases of consumer and business information derived from various types of credit, financial, employment and income, public record, demographic, and marketing data.

The company helps consumers understand, manage, and protect their personal information and to make informed financial decisions. Additionally, the company provides payroll-related and human resources business process outsourcing services in the United States of America. It owns an equity interest in a consumer credit information company in Russia.

Segments

The company operates through five segments, including the U.S. Consumer Information Solutions (USCIS); International; TALX; North America Personal Solutions; and North America Commercial Solutions.

The U.S. Consumer Information Solutions (USCIS) segment provides consumer information solutions to businesses in the U.S., including online credit data and credit decision technology solutions (OCIS), mortgage reporting and settlement solutions,

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consumer financial marketing services (CFMS), and direct marketing services (DMS) based on demographic and other consumer information.

The International segment includes its Canada Consumer, Europe, and Latin America business units.

The TALX segment provides services enabling clients to outsource and automate the performance of certain payroll and human resources business processes, including employment, income and social security number verification, employment-related tax management, and talent management services.

The North America Personal Solutions segment provides products to consumers enabling them to monitor, manage, and protect their credit, credit score and identity information and make more informed financial decisions.

The North America Commercial Solutions segment provides credit, financial, marketing, and other information regarding businesses in the U.S. and Canada.

Products and Services

USCIS

Online Consumer Information Solutions (OCIS): OCIS products are derived from databases of credit information that the company maintains about individual consumers, including credit history, current credit status, and consumer address information. The company’s customers utilize the credit report information the company provides to make decisions for a range of credit and business purposes, such as whether, and on what terms, to approve auto loans or credit card applications, whether to allow a consumer to open a new utility or telephone account and similar business uses. The company offers other analytical and predictive services based on the information in the consumer credit information databases to help further mitigate the risk of granting credit by verifying the identity of a consumer seeking credit, predicting the risk of consumer bankruptcy, or indicating the credit applicant's risk potential for account delinquency. These risk management services, as well as fraud detection and prevention services, enable its customers to monitor default rates and manage their existing credit card or other consumer loan accounts. OCIS customers access products through a range of electronic distribution mechanisms, including direct real-time access, which facilitates instant decisions, such as the immediate granting of credit at the point of sale. Additionally, the company offers licensed solutions that facilitate the entire loan

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underwriting process for small to mid-sized banks and credit unions.

Mortgage Solutions: The company's Mortgage Solutions products, offered in the U.S., consist of specialized credit reports that combine the reports of the three major consumer credit reporting agencies (Equifax, Experian Group, and TransUnion LLC) into a single credit report provided in an online format, commonly referred to as a tri-merge report. Mortgage lenders use these tri-merge reports in making their mortgage underwriting decisions. The company also offers certain mortgage settlement services, such as appraisal, title, and closing services, with its traditional mortgage service of

The above Company Fundamental Report is a half-ready report and contents are subject to change.
It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.
2 – These sections are available only when you purchase a report with appropriate additional types of analyses. The complete financial data is available for publicly traded companies.

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ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

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Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

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integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources
- Financial
- Physical
- Technological
- Organizational

Intangible resources
- Human
- Innovation and Creativity

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Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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