



4 reasons to take a holistic approach to risk management

Get insights on customer credit relationships across all lenders with Share of Wallet Analysis™ from Equifax

Share of wallet data has long been an important marketing tool for lenders. But did you know it can be a powerful risk indicator, too?

Here are four ways expanded insights from Share of Wallet Analysis can help you better evaluate customer potential, holistically drive growth, and build a more resilient portfolio:

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1. See where you stand in the market

Access deeper insights at the account level for a macro-view of your portfolio

Get a holistic view of the industry to benchmark against your peers

Assess key metrics on product and portfolio performance



2. Improve your risk segmentation strategy

Understand customer spend with the competition

Determine the overall potential value of a customer relationship

Define and develop strategies to drive revenue opportunities



3. Grow your best customers

Identify high potential cross-sell target segments

Tailor offers to high opportunity customers with a greater likelihood of conversion

Build loyalty in your best-performing accounts



4. Achieve your financial inclusion goals

Augment existing credit decisioning tools for a more holistic view

Better segment customers beyond credit scores alone

Qualify more customers for new products or better offers

Contact us to learn more about all the ways Share of Wallet Analysis from Equifax can enhance your risk management practices.

consumer.equifax.ca/shareofwallet