

# Five ways the Portfolio Insights Dashboard can help you assess the health of your lending portfolio

EQUIFAX®

## Banks, credit unions, and other lenders — how well do you understand the health of your lending portfolio?

If you are struggling with limited resources and time for portfolio reviews, then we have an easy-to-use solution to energize your efforts — the **Portfolio Insights Dashboard** powered by Equifax Ignite®. With numerous charts, graphs, and options to slice and dice the data, the dashboard offers the insights you need to spot risk and opportunity across your portfolio.

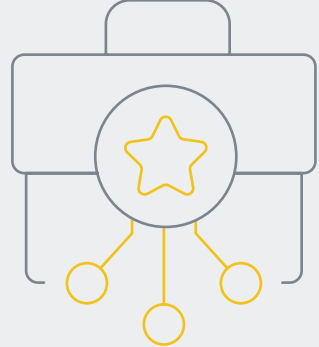
Lenders can use the **Portfolio Insights Dashboard** to:

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## Understand and find opportunities within your portfolio

The **Portfolio Insights Dashboard** offers a comprehensive view of your lending portfolio. Learn the allocation of your lending portfolio by tradeline. Access top line metrics for all of your tradelines combined, or analyze each tradeline individually. Gain a deeper view by analyzing your tradelines by credit score segment — from super-prime down to deep subprime. For each segment, discover metrics such as:

- How many consumers have an open account?
- What is the average VantageScore®?
- What is the average balance?
- What is the average APR?
- What is the segment profile in terms of income, debt-to-income (DTI), generation, and financial durability?
- What is the delinquency rate and how is it trending?



Use these metrics to find opportunities within your portfolio. For example:

### Identify credit card segments for line increases:

Find credit card segments with high VantageScore, low debt-to-income, and no delinquencies.

### Cross-sell bank cards:

Examine auto loan, personal loan, and other tradelines to identify high performing segments that do not have a credit card with your firm.

### Promote activation:

Identify segments with high credit scores, no delinquencies, and hold a credit card that has been inactive for three months.

### Promote usage:

Detect segments with high credit scores, no delinquencies, and have decreased utilization on your card by 20%.



With these insights, you can identify segments for a full account review and then extend new services and rewards, or present prescreen offers.

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## Benchmark to peers

Do you know how your portfolio is performing against your peers? Use the Portfolio Insights Dashboard to find out. Then you can take action to improve your competitive strategy, modify your offers, and focus your account review efforts. Answer questions such as:

- What's your product mix versus your peers?
- How does the percentage of super-prime and prime consumers in each of your tradelines compare to peers?
- How does your average balance, APR, and utilization compare?
- How do your delinquencies compare to other lenders?
- How do these metrics compare to your peers over time?



What can you do with these competitive insights? Here are a few examples:



**Evaluate credit card line limits:**  
The dashboard shows that credit lines for your peers' credit card portfolios are higher than yours. Evaluate if you can **raise credit lines without impacting risk**.



**Modify auto loan offers:**  
The data shows that your competitors' prime customers with auto loans have a higher APR, but a shorter term compared to your prime auto portfolio. **Evaluate changing your offer and terms.**



**Spot delinquency risks:**  
The dashboard shows that the delinquency rates for competitors' personal loan portfolios have been trending down, but your delinquency rate has been trending up. Evaluate how payment behaviors differ and **take steps to reach consumers in these segments.**

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## Identify segments that present increased risk with off-you insights

You already know what debts your borrowers hold with you. With the **Portfolio Insights Dashboard**, you can gain a view of debts that your borrower segments hold at other firms. With this holistic view of total debt, you can more easily spot segments that present increased risk and take action. For example:

**Inform account management strategies:**  
Discover segments that are current with your firm, but have a new 30+ days past due (DPD) delinquency at another lender and high debt-to-income ratios.

**Consider a payment vacation:**  
Identify segments that have new 60+ DPD on loans held at other firms and 30+ DPD for a loan at your firm.

**Reevaluate prime segments:**  
Uncover prime segments that are performing well at your firm, but are in fact delinquent for loans held at other firms.

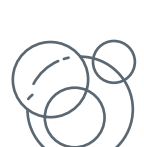
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## Leverage off-you insights to discover new ways to grow your portfolio

Use the **Portfolio Insights Dashboard** to discover details about tradelines that your borrowers hold at other lenders. Then use this knowledge to spot opportunities for cross-sell and upsell.



**Promote balance consolidation:**  
Pinpoint segments that have 3+ unsecured trade lines at other lenders, good credit, and no delinquency on file. Then pursue a full account review of these segments and deliver a balance consolidation offer to qualified consumers.



**Identify segments for cross-sell:**  
Analyze your credit card portfolio to identify segments that have had a high rate of new auto loans at other firms. Then profile these segments and use that information to identify consumers with a similar profile for auto loan cross-sell offers.



**Spot segments ripe for new credit:**  
Discover segments that have a high number of off-you hard inquiries for a new credit card, auto loan, personal loan, HELOC, or other loan in the past 30 days. Then analyze their profile and use triggers to quickly identify in-market consumers sooner so you can deliver your own competitive offer.

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## Inform your collections strategies

Your debt collections strategy needs to help you focus on reaching those consumers that are most likely to be able to pay. Rely on the **Portfolio Insights Dashboard** to help you prioritize segments for your collections efforts. For example:



**Prioritize segments for early stage collections:**  
Identify segments that have new 30+ DPD delinquency, low VantageScore, and high debt-to-income. Initiate a full account review of consumers in these segments and then contact them to offer debt management services.



**Differentiate segments for late stage collections:**  
Identify segments with a new 60+ DPD delinquency at your firm. Pursue a full account review of consumers in these segments and then connect with them to explore payment options.

Get started

The **Portfolio Insights Dashboard** is ready for immediate use by your team.

The **Portfolio Insights Dashboard** is fueled by lending tradelines that are part of our comprehensive consumer credit database. That means you do not need to provide any files to Equifax — and that you can get started using the dashboard right away.

Ask your account representative for more details and to request a demo.

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