



Account Management Triggers

Help maximize portfolio performance with actionable risk insight

Account Management Triggers help lenders proactively manage portfolio performance with insight delivered by robust credit risk indicators. Leverage the power of the Equifax consumer credit database combined with predictive credit indicators and triggers to help identify consumers with a near-term risk of default or late payment. This intuitive screening tool helps monitor credit and identify trouble spots before they impact your portfolio.

By delivering actionable intelligence, Account Management Triggers can help you:

- Improve overall portfolio performance
- Mitigate risk exposure

A comprehensive view across the accounts across in your portfolio keeps you focused on performance, management and minimizing risk.

Measure your portfolio against custom criteria

This solution enables you to gauge portfolio performance and risk potential from a perspective customized to your specific risk thresholds. Account Management Triggers evaluate accounts against credit risk triggers and add the deeper viewpoint, currency and reliability provided by the Equifax comprehensive credit marketing database.

Understand where and when to take action with proactive insight provided by key indicators, including:

- Recent changes in credit activity
- Changes in credit behavior over time
- Tradeline account characteristics
- Late payments
- Utilization trends
- Recent defaults

Account Management Triggers is fully automated and delivers output via secure electronic data transfer on a schedule that fits your strategy: daily, weekly, bi-weekly or monthly. Increase portfolio performance while staying ahead of risk exposure with Account Management Triggers. Account Management Triggers is available for Fair Credit Reporting Act (FCRA) applications.

Key benefits

Proactively manage portfolio performance with insights from robust credit risk indicators

Minimize risk within your portfolio by identifying troubled accounts earlier

Identify consumers with a near-term risk of default or late payment

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