



EQUIFAX

Ataeva Product Suite: Identifying Profitable Prospects

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Financial institutions face a significant hurdle in accurately valuing potential customers. Current marketing efforts often result in wasted budget because they target unprofitable segments, making it difficult for lenders to expand their portfolios effectively.

Consider this: most US cardholders spend less than \$5,000 annually on credit cards and rarely carry a balance.¹ Yet, they often receive the same offers as consumers who spend \$50,000 or more or consistently revolve large balances at high-interest rates.

This disconnect leads to several negative outcomes:

- **Misdirected Resources:** Excessive time and money are spent pursuing low-value prospects.
- **Declining Engagement:** Response rates suffer because uninterested consumers receive irrelevant offers.
- **Ineffective Credit Assignments:** High-spenders often ignore line assignments based solely on risk and income, while high-interest revolvers pass on cards or personal loans that lack balance transfer options.
- **Exploitation by “Gamers”:** Consumers who are only motivated by lucrative sign-up bonuses meet the minimum spend requirement, then quickly move the card to the bottom of their wallet.

Key benefits

Present Meaningful Offers: Provide powerful incentives for the highest spending segments, and target low risk revolvers who are paying high APRs

Maximize Share of Wallet:

Pinpoint existing customers with high off us spend and balances and build targeted growth campaigns

Optimize line: Provide high lines for those who spend the most and allow low risk revolvers to transfer all their revolving balances

Proactive Retention: Monitor competitive risks and proactively engage your most profitable customers

Data-Driven Strategy: Leverage deep diagnostics to inform C-Level decisions on market share and competitive positioning

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How Ataeva Solves It

The Ataeva product suite, featuring TAPS (Total Annual Plastic Spend) and CYM (Card Yield Metrics), powered by Equifax, is a set of 100 + FCRA-regulated attributes that provide the key metrics required to identify revenue potential — you will know:

- How much consumers spend annually on every credit card in their wallet
- How much of those balances revolve from month to month
- How much interest revenue is generated
- What the APR is on each account with a balance

Built exclusively on rich Equifax credit data (including up to 12 months of trended data), these models capture the information you need to build a highly profitable portfolio of low-risk revolvers and high spenders.

By integrating these attributes, you can assess your wallet share and create a highly personalized, profitable, and compliant strategy for every stage of the customer lifecycle.



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| Use Cases for Financial Services | | |
|---|--|--|
| Lifecycle Stage | TAPS (Spend-Based Targeting) | CYM (Profit-Based Targeting) |
| Acquisition (Pre-Screen) | Target prospects with a history of high spend. Create meaningful rewards to encourage moving spend to your Card. Invest heavily in acquiring fewer high spenders rather than a lot of zero spenders. | Target profitable revolvers who are low risk but paying high interest rates on competitor cards or personal loans. |
| Account Management (Portfolio Review) | Target your existing customers who are spending on other Cards. Create campaigns with increased line and spend incentives to capture share. Prioritize retention for high-spend customers with existing high wallet share. | Segment your portfolio to identify where your customers have high-rate balances with competitors. Cross-sell debt consolidation offers with lower rates. |

Ready to stop leaving profit on the table?

Contact your Equifax representative today to schedule a **High-Touch C-Level Diagnostic** and see the precise, data-driven case for how Ataeva can transform your acquisition and portfolio strategies.

1. Ataeva Analytic Study, 2025