



**EQUIFAX**<sup>®</sup>

# Make smarter credit decisions based on market analysis and intelligence

## Credit Trends delivers actionable insights

Credit Trends helps you quickly react to market changes and develop a response that protects your business while growing your margins. By delivering rapid updates across 20 mutually exclusive product categories, Credit Trends provides granular, relevant and actionable data for smarter decisions. With data visualization tools, you may customize your view of market, geographies, peers and specific metrics and history. Timely credit data enables your business to stay agile and adjust marketing, acquisition, lending and account management strategies as your business cycle evolves and shifts.

### **Visualize the full consumer lifecycle with unique data and analytics**

Credit Trends offers dynamic visibility to help you simplify complex data. You get comprehensive and connected insights around relevant categories including credit, lifestyle changes, income, employment, geography, property valuations, peer performance and more so you can follow customer trends throughout the full consumer lifecycle.

By providing a more holistic consumer account perspective, Credit Trends gives you the flexibility you need to respond to changing conditions and keep your focus on the markets and consumer segments with the best returns.

### **View and understand the data with graphic support**

SmartView, an optional Credit Trends feature, can help bring your customer data and market insights to life by creating real-time charts and graphs with embedded analytics. SmartView is intuitive and user-friendly, allowing you to drill down, you may see and better understand total market levels, delinquency trends by market and peer, credit limit changes over time, marketing plans and much more. Understand markets, trends, opportunities and risk, and act fast to align and optimize performance within individual departments and across your broader organization.

### **Key benefits**

**Strengthen market analysis and research** – Make stronger strategy decisions for the account lifecycle

**Benchmark portfolio performance against peers** – Compare and contrast portfolio data to gain a competitive advantage

**Identify product trends and opportunities** – Create illustrative graphs and charts with embedded analytics to help you better understand and utilize the data, using an optional data visualization feature

**Build targeted strategies** – Develop new and more robust population segments for more targeted and effective marketing

**Measure trends and market changes** – Track performance using vintage-level data to provide a big-picture view of account activity

Credit Trends gives you the flexibility you need to respond to changing conditions and keep your focus on the markets and consumer segments with the best returns.

**Better performance just got easier**

Credit Trends utilizes proven Equifax technology and analytics to link and track account level credit data for the complete Equifax U.S. consumer credit database over time and across a number of different dimensions.

Here are a few ways the Credit Trends can help your financial business:

Financial provider goal	How Credit Trends can help
Improve forecasting and risk management	Vintage level tracking and performance delivers current account information, plus critical historical data and trending over vintages and changes in market trends
Understanding market trends to develop informed business decisions	Get timely market trends data at various levels of geography with relevant, and actionable data to help foster well-informed business decisions, develop and adjust strategies, and focus resources
Understanding your market share and performance	Understand your portfolio's composition, quality, performance, and trends relative to one or more peer groups, as well as to "in-market" geographies and the market overall

Contact us today to learn more and set up a free demo.

[equifax.com/marketpulse](https://equifax.com/marketpulse)