



Credit Trends SmartView

Perform better with a deeper, 360-degree view of the consumer credit market

To optimize performance across your organization, especially key areas of marketing, segmentation and risk, you need a clear view of how your consumer accounts are performing in context with the broader market. Knowing if your portfolios are above, below or aligned with average consumer credit and account performance trends can help you intelligently adjust your business strategies ahead of fast-moving shifts in consumer behavior and market trends.

Our Credit Trends SmartView application (app), available through the Equifax Ignite® Marketplace, can provide the insight and clarity you need by offering clear, concise data visualizations that are accessible anytime via your computer, tablet or smartphone. Seeing the data in an illustrated format can help you more quickly understand it, giving you an unmatched perspective on current trends across the broader consumer credit market that empowers you to proactively adjust account strategies across the customer lifecycle.

Easily visualize the full consumer lifecycle

As a configurable app, Credit Trends SmartView preserves your time and internal resources by enabling all users — ranging from executives to analysts — to easily create data-driven charts, graphs and summary views with embedded analytics across more than 20 product categories. You'll see trends in credit risk driven by changes in lifestyle, income, employment, and geography. You can also benchmark your performance relative to peers and the market. Adjust your parameters as needed in real time, and drill down deeper by clicking on interactive charts and graphs to better understand total market levels. Get better insights into delinquency trends by market and peer, credit limit changes over time, and changes in risk score policy by peers and/or market to inform your marketing and product plans.

With a more holistic consumer account perspective, you gain the flexibility you need to respond to changing conditions and keep your resources strategically focused on the markets, products and consumer segments with the best returns.

Key benefits

Make stronger strategy decisions across the account lifecycle by clearly seeing changes in consumer behavior and market trends

Gain the insight and flexibility required to quickly adjust market positioning, strategies and internal processes

Easily create and access illustrative graphs and charts with embedded analytics from your computer, tablet or smartphone

Directly measure trends over vintages and changes in market with vintage-level tracking and performance

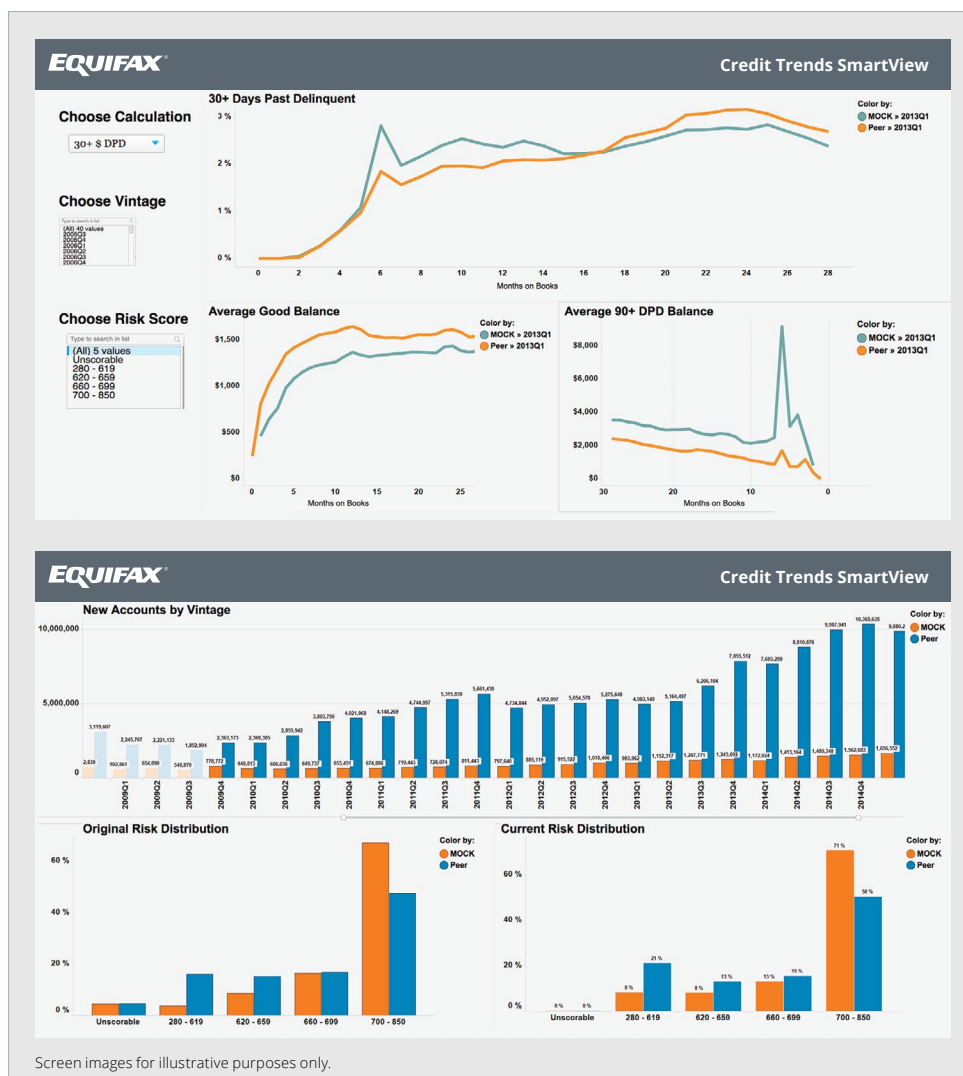
Get more out of your data

The Credit Trends SmartView app uses anonymous, aggregated consumer credit-driven performance data from your customer portfolio, along with the Equifax full consumer credit files and differentiated data that's not available anywhere else. This provides the high-level management insights you need without including individualized details about consumers, which better protects consumers and your business.

Part of the Equifax Ignite Marketplace, where a picture is worth a thousand data points

The Credit Trends SmartView app is available through the Equifax Ignite Marketplace, a collection of pre-built and configurable visualization applications that accelerate the sourcing and understanding of large amounts of industry-specific data in order to continuously optimize and inform intelligent business strategies. Powered by an integrated Equifax analytical engine, Equifax Ignite Marketplace is completely scalable and constantly growing. You select only the apps most relevant to your business needs to help you more easily visualize and digest data and insights across all facets of your business.

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