



EQUIFAX[®]

Customer Portfolio Review

Reduce risk and grow your portfolio through better informed account management strategies

Whether you need to assess the risk of existing accounts or find opportunities to grow revenue within your existing portfolio, deep insights about the credit behaviors of your customer base can help. By better understanding which accounts are at risk, and which are performing well, you can enhance the management of your portfolio to both mitigate losses and deepen customer relationships.

Customer Portfolio Review™ provides the updated, expanded view you need to better understand your customers' past and present financial behavior so you can make more informed and confident account management decisions. With flexible criteria and robust, exclusive add-on options from Equifax, it's easily configured to provide tailored, highly-specific details that can help you assess consumer credit behaviors during fast-changing market conditions.

- **Assess** risk and opportunity with access to our comprehensive library of consumer credit attributes from the top three credit bureaus
- **Explore** market-driven attributes such as inflation and rising interest rates, student loan deferment, and early payment default
- **Evaluate** attributes to better assess ability-to-pay and accommodations
- **Analyze** loan-specific attributes for credit card, unsecured lending, and communications and digital media
- **Understand** the future trajectory of accounts with trended data that shows an individual customer's credit behavior over a 24-month period of time

Key benefits

Reduce credit risk with custom criteria around credit, bankruptcy, debt-to-income, and more

Identify troubled accounts at risk of delinquency or default

Segment accounts to enhance credit line management

Mitigate fraud with built-in fraudulent identity alerts combined with custom criteria

Better assess risk at portfolio level

Update your review with current data: The predictive power of our newest credit attributes provides on average a **15% lift** — and up to a **94% increase** — in performance over our legacy attributes.*

*Equifax analysis

Premium Customer Portfolio Review provides an early warning on consumers' ability to pay

With Premium Customer Portfolio Review, portfolio managers can leverage key indicators that may indicate a consumer's likelihood to be delinquent or default on their debt obligations, thus informing credit line management, loan or payment modification, collections and contact prioritization, and credit reissue decisioning. Premium indicators include:

- Employer-reported income and employment information
- Alerts indicating a change in employment status or rate of pay
- Consumer debt payment information
- Payment-to-income ratios

Boost portfolio performance with unmatched versatility and flexibility

From risk to fraud and collections, your internal teams can use Customer Portfolio Review to create a more relevant and meaningful view of customers. With enriched information that is specific to their account management needs, your teams can proactively identify risk and opportunity at key stages of the account lifecycle and confidently make decisions that help maximize profitability and ROI, while helping minimize losses, fraud, and compliance issues.

- **Reduce** losses and risk exposure by monitoring the creditworthiness of existing accounts
- **Determine** the proper level of funding for debt reserves and portfolio credit mix
- **Quickly** determine creditworthiness for credit line changes
- **Strengthen** compliance and fraud mitigation by spotting potential issues earlier

Customer Portfolio Review is highly versatile and flexible, offering a vast selection of market-leading consumer credit data, attributes and scores that can reveal everything from current credit status and debt-to-income ratios to the potential for future bankruptcy. Custom attributes, account management models, and scores are also available for a more tailored solution.

Customer Portfolio Review scores can be appended to your existing portfolio and are available both offline and online. Customer Portfolio Review complies with the Fair Credit Reporting Act.

Establish the right review frequency

Review accounts frequently to quickly identify changes in customers' credit and take action faster to prevent losses by:

- Shifting from annual to quarterly reviews can help lenders increase the amount of exposed dollar risk they can save by 1.7 times
- Shifting from annual to monthly can help lenders save 6x more*

Maximize revenue and profitability with a suite of credit marketing services

To help keep you a step ahead of the risk and opportunity growing inside your customer portfolios, Equifax offers Customer Portfolio Review as part of a broader suite of Data-driven marketing solutions. These comprehensive acquisition and account management tools leverage our unmatched credit-active consumer database to deliver insights to support more effective segmentation, proactive portfolio management, and confident credit decisions.

Equifax delivers insights to support **more effective** segmentation, **proactive** portfolio management, and **confident** credit decisions.

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*Equifax analysis. Based on lender taking action immediately after recognizing delinquency at a different lender.