



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 more than 500 consumer credit attributes from the top three credit bureaus
- Understand the future trajectory of accounts with trended data that shows an individual customer's credit behavior over a 24-month period of time

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

Key benefits

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

Help expand your portfolio by identifying existing customers for upsell and cross-sell promotions

Deepen customer relationships with targeted affinity programs and increased credit lines

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

Boost portfolio performance with unmatched versatility and flexibility

From marketing and 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 credit-worthiness of existing accounts
- Determine the proper level of funding for debt reserves and portfolio credit mix
- Segment and identify existing customers for effective upselling and cross-selling
- 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. Our Customer Portfolio Review complies with the Fair Credit Reporting Act.

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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