Portfolio Insights Dashboard

Powered by Equifax Ignite

Optimize portfolio performance with regular analysis and easy-to-understand insights

Markets and consumer behaviors are more fluid and fast-moving than ever before. Knowing this, financial institutions need regular visibility into their portfolios so they can intelligently adjust their strategies based on evolving risks and opportunities.

But for many banks and credit unions with limited analytic resources, this is easier said than done.

Portfolio Insights Dashboard, powered by Equifax Ignite®, can help. It provides easy, on-demand access to detailed data visualizations of portfolio performance so lenders can clearly see and understand exactly what's happening with their customer accounts and take fast action, as needed.

Answer tough questions (no data scientist required).

A detailed portfolio analysis can provide targeted insights into everything from market strategies and credit decisioning, to risk mitigation, cost control, fraud, and more.

- *Which of my current customers represents the greatest risk or opportunity?*
- *How is my portfolio performing compared to my peers?*
- *How does my delinquency rate compare to other banks? The larger market?*
- *What does the attribute profile look like for my portfolio?*
- *What risk triggers should I be monitoring?*
- *Where is the "Off-Us" risk in our portfolio?*
- *How can I more accurately determine my loan loss reserves?*

Key benefits

Discover hidden risks and opportunities inside your portfolio

Boost business agility, reduce risk-related costs, and optimize growth with more frequent portfolio analyses

Easily understand emerging portfolio trends and customer behaviors without a data scientist

Visualize complex portfolio analytics as illustrated graphs, charts, and maps

Make analytic insights accessible to business users as data visualizations delivered via a cloud-based app

You get fast answers to these and other tough questions in surprising detail with Portfolio Insights Dashboard. But more than that, you get answers you can immediately understand and act on since everything is delivered in the form of interactive data visualizations like charts, graphs, and maps — not raw data that must be queried and interpreted by a data scientist.

Any business user, from marketing teams to bank executives, can access the portfolio insights, immediately understand what's happening, and then skillfully apply the learnings in real-life use cases across the account lifecycle to create better financial experiences and outcomes for bank customers and credit union members.

Grow your business by identifying your most valuable bank customers or credit union members, including the services they need and the right moments to engage them.

Unlock the potential hiding inside your portfolio.

By analyzing your portfolio data with market-leading consumer data from Equifax, Portfolio Insights Dashboard creates a dynamic source of business intelligence that enables you to frequently review your existing portfolio and accounts — on a monthly, bi-monthly, quarterly, semi-annual or annual basis — and track changes and movement over time.

You'll get unprecedented, "right-now" visibility into your customer or member base that can be measured against competitors and the larger market. You'll uncover hidden potential, including both risks and opportunities, buried deep inside your portfolio. And you'll generate highly predictive insights to guide your strategies and next steps.

Understand your portfolio by evaluating portfolio profiles by trades, product mix, balances, generation, delinquencies, demographics, and more.

- Benchmark portfolio performance against competitors and the larger market.
- Visualize attribute profiles of account reviews over time, and much more.

Grow your business by identifying your most valuable bank customers or credit union members, including the services they need and the right moments to engage them.

- Get recommendations on credit line increases, and cross-sell/upsell strategies.
- Build tailored treatment strategies that support the financial health of customers and members.
- Offer unbanked and underbanked populations expanded access to the financial products and services they need, without increasing risk levels.

Protect your business by limiting risk exposure with a deeper understanding of early payment defaults, trades, credit inquiries, and scores across product types, tradeline balances, and more.

- Drive significant cost savings by detecting risk earlier with a more complete understanding of the customer wallet that includes "off-you" insights and alternative data on consumer wealth, income, employment, and more.

Get fresh, needle-moving insights, at your fingertips.

Designed with the business user in mind, Portfolio Insights Dashboard streamlines and simplifies the entire analytics-to-production process, putting unique and actionable insights at your fingertips, faster. Everything is accessible anytime, via the cloud; no platform integration is required.

Vast, up-to-date data coverage. Generate visionary portfolio insights by pairing your data with multi-source data from Equifax, which includes credit coverage of 100 percent of the U.S. population, plus comprehensive consumer wealth and lifestyle data, and alternative data. Monthly data refreshes support continuously updated views and more frequent portfolio analysis and trending.

Easy data integration. Simply provide us with your portfolio data, and we do the rest. This includes keying and linking your data with our pre-built data sets to create enriched, detailed views of your portfolio performance that can be drilled down to the account level.

Fast setup and secure cloud-based access. Your tailored portfolio environment is accessible within days of signing up via an easy-to-use, cloud-based application. This ensures all authorized users across your business get immediate, 24/7 access to illustrated dashboard views of your portfolio data.

Flexible controls and views. Intuitive point-and-click navigation allows you to easily adjust your data visualizations by dialing up or down specific types of data, while interactive graphs, charts, and maps can be expanded to reveal deeper insights by clicking on specific data points.

Getting started is easy!

Dynamic, data-packed views of your portfolio are within reach, with no extra time or resources required. It's a simple, secure three-step process:

1. Provide Equifax with your portfolio file and a list of your approved business users.
2. Equifax will credential your business users and build your unique portfolio analysis application within the Equifax Ignite Marketplace Apps environment.
3. In a few days, you will receive your user credentials (logins/passwords) to access a custom application with your insights through Equifax Ignite Marketplace Apps.

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