



**EQUIFAX**<sup>®</sup>

## PortfolioID Advantage

PortfolioID Advantage™, a highly cost-effective business intelligence solution, delivers information to help you optimally manage portfolio performance by enhancing customer relationships, reliably predicting future behavior and maximizing collections efforts.

### **Portfolio perspective at a price that fits your budget**

The pressure to aggressively grow customer portfolios, combined with a rapidly changing economy and regulatory environment, has added complexity to the essential job of portfolio management. With financial institutions experiencing increasing scrutiny, portfolio managers need a deeper understanding of their customer base in order to maintain compliance, understand portfolio risk levels and identify growth opportunities.

PortfolioID Advantage helps you take a proactive approach by delivering a comprehensive view into customer credit profiles to help your business:

- Determine the proper level of funding for debt reserves
- Target better customers for cross-sell promotions and affinity programs
- Identify which customers are at the highest risk of delinquency
- Allocate collection resources efficiently

### **Deeper portfolio insights deliver strategic advantage**

The unparalleled Equifax database includes some of the freshest, cleanest and most reliable data on a large majority of the US credit-active consumer population. PortfolioID Advantage allows you to efficiently mine and leverage this unmatched resource with more than 2,400 credit based attributes. PortfolioID Advantage is regulated by the Fair Credit Reporting Act (FCRA).

By matching these attributes to your specific business intelligence requirements, you obtain both the high-level, comprehensive view of your portfolio and the highly detailed customer-level information you require to help grow your business while reducing risk.

### **Key benefits**

**Leverage deeper insights to help strengthen performance**

**Focus resources on viable cross-sell prospects**

**Drive increased revenue with a comprehensive viewpoint**

**Mitigate certain risks with proactive portfolio insight**

The early detection of potential high-risk accounts can significantly reduce financial losses, and PortfolioID Advantage can help you recognize customers who exhibit a higher propensity towards delinquency. On the growth side, combining the available event and behavior based triggers with True In-Market Propensity Scores™ can strengthen the identification of opportunities to expand the portfolio via targeted cross-sell and up-sell campaigns.

### **Accurately set debt reserve levels**

Debt reserves are not frequently considered a key business driver, but if they are misaligned, they can have a major impact on the bottom line. Having too much in reserve can mean considerable lost opportunity, but not having enough can be near catastrophic.

The insights you get from PortfolioID Advantage enable you to make more informed decisions with regard to your debt reserves and help ensure the maximum amount of funds are being put to work every day.

### **Maintain and grow the right customers**

PortfolioID Advantage gives you much more than just risk management intelligence. Deeper insights into your portfolio make it possible to identify customers who fit your ideal profile or who may be in the market for other products and services. Recognizing them enables you to improve return on investment by increasing the accuracy of targeted affinity and cross-sell programs. This leads to decreased attrition within the customer segments you value the most.

### **Strengthen results with targeted collections**

- Are customers paying you but not other creditors?
- Are they paying everyone else but you?
- Are they consistently delinquent with all creditors or has their delinquency progressed further with you?

Some delinquent customers make better candidates for collections than others. PortfolioID Advantage utilizes the Equifax nationwide database of consumer credit files to identify those customers who are the most likely to migrate in or out of delinquency. By understanding their complete credit profiles, you can make better decisions about where to deploy your resources to increase your recovery rate.

### **Build competitive advantage**

#### **Maintain and grow your current portfolio**

- Identify candidates for increased credit limits
- Reactivate previously delinquent accounts
- Effectively target affinity and cross-sell promotions

#### **Minimize risk exposure and efficiently assign resources**

- Identify candidates for credit limit reduction or account closure
- Flag accounts for notification of delinquency
- Effectively target collections activities

Debt reserves are not frequently considered a key business driver, but if they are misaligned, they can have a major impact on the bottom line.

**800.711.5341 • [equifax.com](https://www.equifax.com)**