PortfolioID™ is a highly cost-effective business intelligence solution that provides a view into existing consumer credit to help businesses manage portfolio performance while minimizing risk. Portfolio managers can use PortfolioID to enhance account management, inform debt reserves, and maximize 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 better manage accounts, understand portfolio risk levels, and identify growth opportunities.

PortfolioID helps you take a proactive approach by delivering a view into customer credit profiles to help your business:
• Identify which customers are at the highest risk of delinquency
• Segment accounts to enhance credit line management
• Determine the proper level of funding for debt reserves
• Allocate collection resources efficiently

Deeper portfolio insights deliver strategic advantage
Equifax offers credit data for the vast majority of the U.S. credit-active consumer population. PortfolioID allows you to efficiently mine and leverage this unmatched resource with access to a set of predefined credit based scores and attributes. PortfolioID is regulated by the Fair Credit Reporting Act (FCRA).

By matching these attributes to your specific business intelligence requirements, you obtain a high-level view of your portfolio and detailed customer-level information to help grow your business while reducing risk.
The early detection of potential high-risk accounts can significantly reduce financial losses, and PortfolioID can help you recognize customers who exhibit a higher propensity towards delinquency.

**Build competitive advantage with enhanced account insight**

**Maintain and grow your current portfolio**
- Segment performing accounts for increased credit limits or lower APR
- Decrease attrition in your most valued customer segments
- Reactivate previously delinquent accounts

**Minimize risk exposure and efficiently assign resources**
- Reduce losses by monitoring the credit-worthiness of existing accounts
- Identify candidates for credit limit reduction or account closure
- Flag accounts for notification of delinquency
- Monitor accounts for changes in credit activity at other firms
- Effectively target collections activities

**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 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.

**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 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.

**Contact us today to explore how PortfolioID can enhance your account review strategy.**