

PORTFOLIO REVIEWS

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

Customer Portfolio Review™ delivers the ability to proactively screen the accounts in your portfolio against customized criteria. This powerful tool can quickly provide deeper customer behavior insights, support informed decisioning, and keep portfolio profitability in focus.

Customer Portfolio Review complies with the Fair Credit Reporting Act.

Layered Data for Better Perspective

Using our vast consumer data sources, attributes, scores, employment information, and more, Customer Portfolio Review appends fresh information to your existing data to help you better understand your current mix of customers. You get practical, dynamic insights around risk distribution, customer segments, changes in scores since purchase or origination, and ideal cross-sell candidates.

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

WHY DO A REGULAR PORTFOLIO REVIEW?

- Reduce losses and risk by monitoring creditworthiness of accounts
- Segment accounts on more than 500 credit attributes with 24-month trended data (e.g., bank card utilization, current delinquency on first mortgage or HELOC, and many more.)
- Provide consumers transparency into their credit scores through monthly statements
- Monitor for cross-sell opportunities and make meaningful offers
- Improve the customer experience to increase satisfaction and brand loyalty
- Get early warning of potential for delinquency or default
- Strengthen compliance and fraud mitigation by spotting issues sooner
- Determine funding for debt reserves



EQUIFAX FOR MARKETING

Create optimal experiences with the right customer

Most financial marketers are seeking to enhance their acquisition strategies, grow share of wallet, and deepen engagement with their customers. Yet many marketers lack insight into their customers' needs and growth potential or are unable to efficiently target and communicate with them.

Data-driven marketing starts with great data, your own and from third-party sources. But it is not just about acquiring data, analyzing it, and testing promotions — also, it is about creating meaningful interactions across the customer lifecycle. It takes sophisticated technology and analytical expertise to make data usable to help drive marketing campaign strategies, identify top prospects, find the hidden opportunity within your customer base, and deepen customer relationships.

That's where marketing solutions from Equifax come in — to help your financial services firm better promote its offerings, grow assets, create stronger customer engagement, and maximize ROI.

Drive customer engagement with actionable marketing solutions

Our solutions are designed to help financial marketers better understand their customers' needs and preferences to inform effective acquisition efforts, marketing campaigns, and customer service programs. We help our clients piece together disparate data, segment millions of consumers, develop the right offer, deploy omni-channel campaigns, and track results.



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