# CONFLUENT STRATEGIES

**EQUIFAX** | Sales Agent

# PORTFOLIO MONITORING

*Help maximize portfolio performance with actionable risk insight*

Portfolio monitoring help lenders proactively manage portfolio performance with insight delivered by robust credit risk attributes to help **identify consumers with a near-term risk of default or late payment**. This intuitive screening tool helps monitor credit and identify trouble spots before they impact your portfolio.

By delivering actionable intelligence, this solution can help you improve overall portfolio performance and mitigate risk exposure. A comprehensive view of the accounts in your portfolio keeps you focused on performance, management, and minimizing risk.

## Measure your portfolio against custom criteria

This solution enables you to gauge portfolio performance and risk potential from a perspective customized to your specific risk thresholds. Portfolio monitoring scans for credit risk triggers and provides a deeper view into the credit characteristics of your consumers. This allows you to quickly and accurately assess their risk levels and take any necessary actions.

Understand where and when to take action with proactive insight provided by key indicators, including:

- Recent changes in credit activity
- Changes in credit behavior over time
- Tradeline account characteristics
- Late payments
- Utilization trends
- Recent defaults

### KEY BENEFITS

**Proactively manage** portfolio performance with insight from robust credit risk attributes.

**Minimize risk** within your portfolio by identifying troubled accounts earlier.

**Identify consumers** with a near-term risk of default or late payment.

This solution can be fully automated, and it delivers output via secure electronic data transfer on a schedule that fits your strategy: weekly or monthly. Increase portfolio performance while staying ahead of risk exposure with portfolio monitoring, which is available for Fair Credit Reporting Act (FCRA) applications.

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