



# Increase retention, mitigate risk

Whether your customers are shopping for new credit or experiencing financial stress, monitoring their behavior is crucial — even more so in a changing economy.

## Gain deeper insights into the health of your portfolio

Experian's triggers provide daily or real-time notifications about changes in your customers' financial situations.

### Retention Triggers<sup>SM</sup>

Detect when a customer is shopping for new credit, opening a new trade or has improved their credit standing. With these insights, you can determine the next best action, such as increasing their credit limit or sending a competitive balance transfer offer, to grow share of wallet.



Customer retention is key to growth — in fact, increasing customer retention rates by 5% can **increase profits by 25% to 95%**.<sup>3</sup>

### Risk Triggers<sup>SM</sup>

Identify risky customer behaviors, such as late payments, charge-offs, or a recent bankruptcy, **before they affect your bottom line**. Depending on the circumstances, you may decide to decrease their credit limit, freeze their account or continue monitoring for additional signs of risk. You can also opt in to receive triggers from Experian's Clarity alternative finance bureau, which provides insights to consumers that are displaying signs of financial stress **not seen on traditional credit files**.



Credit card balances **climbed to \$1.17 trillion in Q3**, highlighting the increased importance of proactively managing **pre-delinquency** in portfolio management.<sup>4</sup>

For improved decisioning, you can add **Premier Attributes<sup>SM</sup>** and **Trended 3D<sup>TM</sup> attributes**.



#### Premier Attributes

Aggregate traditional credit data at the **most granular level**, providing deeper insights into consumer credit behavior.

[Learn More](#)



#### Trended 3D attributes

Reveal patterns of behavior **over time**, leading to improved predictive performance..

[Learn More](#)



**Mitigate** portfolio risk



**Strengthen** customer relationships



**Increase** customer lifetime value

Quickly identify your most profitable and your highest-risk customers **before it's too late**.

Contact us today

<sup>1</sup> Federal Reserve issues FOMC statement

<sup>2</sup> Experian FileOne data

<sup>3</sup> How investing in cardholder retention drives portfolio growth, Visa.

<sup>4</sup> Federal Reserve Bank of New York