



Clear Account Review™

A Portfolio Management Solution

Enables lenders to score, segment and target consumers in loan portfolios to minimize losses, increase retention and maximize profitability.



Clear Account Review gives you the ability to monitor your consumers' credit profiles throughout the life of the loan to manage risk. It enables you to identify negative and positive changes to a consumer's credit profile, allowing you to take timely action and make better risk management decisions.

Clear Account Review provides indications for risk, retention and financial improvements, allowing you to proactively work with consumers to manage debt.

Clear Account Review uses alternative financial services data on more than 62 million consumers. It provides full credit attributes on consumers for segmentation, comparison and strategy development.

Features

- Hundreds of predictive attributes that provide insight into a non-prime consumer's credit characteristics and repayment patterns
- Manage risk by identifying accounts that don't meet your risk thresholds before they become delinquent
- Identifies consumers with excessive inquiries and underperforming loans so credit limits can be adjusted or accounts closed to limit loss
- Efficient targeting of consumer groups with retention programs and credit limit increases

Benefits

- Reduce risk with deep insight into a non-prime consumer's credit profile
- Identify and engage with consumers who are at the highest risk of default to preempt delinquencies
- Improve ROI by increasing credit when a consumer's credit profile improves
- Increase credit limits to retain/reward the best consumers
- Retain more profitable consumers by identifying when they shop for a new loan

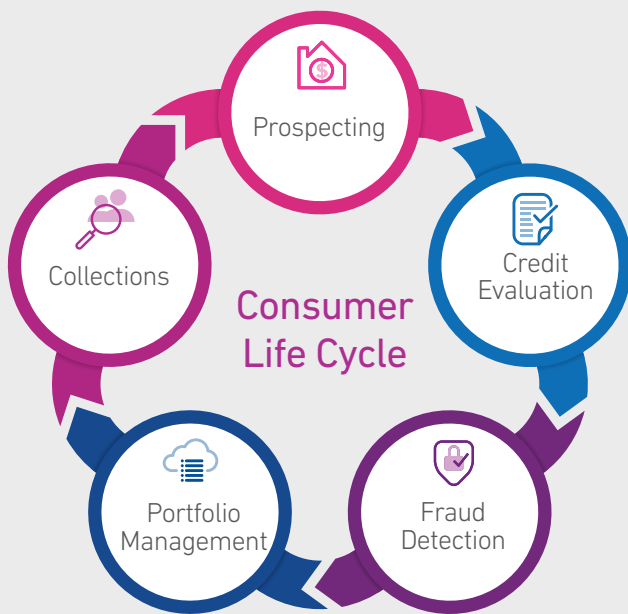
Contact us for more information
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Consumer Credit Life Cycle

Solutions for the Entire Consumer Life Cycle



From prospecting to collections, and every stage in between, Clarity's solutions help lenders successfully navigate each stage of the consumer credit life cycle.



You don't have to choose between managing risk or growing your business – do it all with the industry's most relevant and predictive data.

With the combined power of Clarity and Experian at your fingertips, the sky is the limit.



Prospecting

- Clarity Prescreen
- Direct Mail Solutions
- Clear Prequalification™



Credit Evaluation

- Clear Credit Risk™
- Clear Advanced Attributes™
- Clear Recent History™
- Clear Bank Behavior™
- Clear Income Attributes™
- Clear Bureau Lite™



Fraud Detection

- Clear Fraud Insight™
- Clear Fraud Attributes™
- Clear Digital Identity™



Portfolio Management

- Clear Portfolio Alerts™
- Clear Account Review™



Collections

- Clear Profile™
- e-Resolve™

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