

Trended 3D™

Reduce risk and make more profitable decisions with trended attributes

As we continue to navigate volatile market conditions, proactively managing accounts and addressing the evolving needs of your customers have become top priorities. Industry-leading data assets, along with advanced analytics are key to designing the right strategies in these uncertain times. Our Trended 3D™ attributes help you uncover the unique pattern of each consumer's behavior over time so you can better manage portfolio risk and determine next best actions.

Enhance your decisions

While traditional attributes provide valuable information on a consumer at a given point in time, trended attributes analyze a consumer's behavior patterns over time. These time-series attributes were developed to unlock valuable information hidden within the credit report and provide additional insights into how consumer credit usage is trending over time. For example, is their debt and spending increasing? Have their credit lines been reduced? Have they historically been a transactor but recently started revolving?

Integrating trended attributes into your strategies can completely transform how you identify and respond to risk.

Benefits

- Get a more accurate view of consumer behavior by measuring the rate of change and analyzing patterns over time.
- Increase customer loyalty by applying the best treatment at the right time based on each individual's specific needs.
- Improve predictive performance of custom models by understanding the trajectory of a consumer's spending and payment patterns.

Gain a competitive advantage

Trended 3D attributes can be used across the Customer Life Cycle, giving you the insight needed to design more effective strategies by:

- Reducing risk in your portfolio by identifying financially stressed consumers with early-warning indicators
- Offering payment flexibility, deferment, forgiveness
- Preparing for increased line utilization and revolving balances
- Determining peak usage of credit card and lines of credit
- Better understanding a prospect's propensity to transfer balances and consolidate loans
- Enhancing segmentation strategies and fine-tuning decisions for consumers who fall near your score cutoffs
- Ensuring compliance while proactively managing credit lines

Trended 3D™

Uncover deeper insights

Trended 3D attributes synthesize the 24-month history of five key fields found in a credit report: balance, credit amount, scheduled payment, actual payment and last payment date. With these new data points, you can understand not only what a consumer looks like now, but also how they got there. Trended 3D classifies this information into concepts so you can better understand the consumer's behavior.

Trended 3D categories include:

- Changes in balances and utilization over time
- Balance transfer and debt consolidation activity
- Changes in consumer payment patterns
- Identification of consumers who revolve versus transact
- Delinquency patterns over time
- Characteristics of the top "share of wallet" accounts

Trended 3D is a comprehensive set of more than 2,000 attributes across various industries

- Auto loans and leases
- Bankcards
- Collections
- Credit union accounts
- Installment loans
- Mortgages and home equity lines of credit
- Revolving trades
- Retail cards
- Student loans
- Unsecured personal loans



Trended 3D key concepts

- Balance activity and changes
- Utilization and credit limit variances
- Payment activities
- Quarterly averages
- Share of wallet
- Sloppy payment activity
- Collections activities
- Inquiry variances

Proven attribute development and governance methodology

Our analytics team follows a consistent cadence of new attribute releases so you can focus on your business instead of attribute management.

Our attribute governance is designed to stand up to regulatory scrutiny and includes:

- A rigorous and disciplined approach to attribute development based on economic, regulatory and data reporting changes
- Extensive and comprehensive documentation
- Continuous monitoring and maintenance to ensure each attribute's continued integrity and stability

Leverage the power of Credit3D®

Trended 3D is the newest solution within Credit3D®, a suite of credit risk-management tools that combine the power of the credit profile with the depth of trended credit data in ready-to-deploy solutions.

Let us help you make more profitable decisions with Trended 3D. Call 1 888 727 8330 to get started today.