



Protect wallet share and lifetime value

Your most valuable customers don't announce their departure. They often reduce engagement and shift balances silently, long before formal account closure appears.¹ By the time activity slows, competitors may have already captured wallet share.

Periodic reviews aren't enough anymore. You need to know what's changing now and act before opportunity or risk shows up in your monthly report. That means pairing regular account reviews with daily event triggers. By aligning ongoing account review with near-real-time event signals, institutions can identify momentum early, respond confidently and accelerate high-value customers forward.

SELECT AN OPTION BELOW TO SEE WHAT THIS LOOKS LIKE IN PRACTICE.

The foundation See the full picture	The advantage Understand what's changing	The edge Act with precision	The growth engine Expand with purpose
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Things to know

- **A significant portion of wallet share remains untapped within most portfolios.** Customers typically hold less than 50% of their deposits or loans with a single institution.²
- **Competition for prime borrowers is intensifying.** Credit card originations rose 17% year-over-year in Q3 2025.³
- **Cross-sell is one of the most efficient growth levers available.** Selling to an existing customer can be up to 10x more successful than acquiring a new one.⁴
- **Retention has an outsized impact on profitability.** A 5% increase in customer retention can boost profits by 25% to 95%.⁵

Protect and grow your portfolio.
Schedule a portfolio review today.



¹Recognizing 'Silent Attrition' Is Key to Maintaining Loyalty in Banking, The Financial Brand.
²Effective cross-selling: The key to meeting deposit and loan growth goals, ABA Banking Journal.
³2026 State of Credit Cards Report, Experian.
⁴65 Customer Retention Statistics You Need to Know in 2025, Semrush.

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The foundation - See the full picture

Know where your best customers stand and where they're headed.

Track improving payments, utilization shifts and strengthening credit profiles across quarterly, monthly or daily reviews.

This level is about **seeing clearly** and **scaling comfortably**.

[Click to view The Advantage](#) →



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The advantage - Understand what's changing

See rising capacity, improving credit and new shopping activity before it turns into attrition.

Segment audiences using data attributes and trended behavioral data to better understand changes in credit strength, capacity and shopping activity over time.

This level is about **responding to your customers' momentum, not just their status.**

[Click to learn more about The Edge](#) →



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The edge - Act with precision

Don't just anticipate change; act on it early.

Be proactive in your approach by using daily triggers to spot credit shopping and new inquiries as they happen.

This level is about **reaching out before your competitors do.**

[Click to learn more about The Growth Engine](#) →



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The growth engine - Expand with purpose

When you can see, anticipate and act quickly, you can do more than retain customers; you can grow them.

As behavioral signals emerge and capacity strengthens, you can activate targeted cross-sell strategies, including compliant prescreen campaigns, to engage customers with relevant products at the right moment.

This level is about **growing wallet share with discipline, not guesswork.**

Interested in learning more? →



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From signals to outcomes

Your teams don't just need more data; they need smarter signals, delivered at the right time and embedded with the context to drive confident decisions.

That's why our engagement doesn't stop at delivery. Data is only useful if it drives action. We help you turn signals into clear next steps, from segmentation to trigger logic to deployment.

- **Identify what matters.** Surface meaningful signals, such as credit migration, utilization shifts or recovery trends and translate them into high-value segments using advanced attributes and scores.
- **Align decision frameworks.** Partner with analytics and credit teams to shape trigger logic, thresholds and segmentation approaches that integrate seamlessly into your existing policy structures.
- **Accelerate impact.** Support configuration, cadence design and deployment across batch or real-time environments, ensuring insights drive action, not just observation.

Whether your strategy function is mature or still evolving, we can help you explore what's possible and connect the signals to the outcomes that matter most.

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