

# TrendedView Report

## Identify opportunities



Know your share of wallet



Improve the quality of consumer risk decisions



Expand your customer base



Set competitive credit limits



Enhance the performance of marketing and retention campaigns

As a result of the COVID-19 pandemic, commercial banks and financial institutions find themselves at the heart of a fast-changing crisis.

The creditworthiness of borrowers has been affected and more borrowers are defaulting. Loan restructuring and loan holidays are becoming more common.

Managing the effects of the crisis on credit risk is now a top priority. Under pressure to grow revenues and market share, lenders are looking to understand the consumer's journey before and after the crisis.

**TrendedView Report provides that insight by painting a picture of consumer credit behaviours over a period time. This helps lenders answer critical questions, such as:**

- How have customers been affected financially?
- What share of wallet do I have?
- Where are the opportunities for top-ups, cross-selling and credit limit reviews?

### TrendedView Report:

- ✓ Classifies consumers based on their level of credit activity
- ✓ Shows a consumer's credit score trend and probability of default
- ✓ Gives detailed information on current outstanding loans
- ✓ Lists past credit repayments and identifies repayment trends

\*Available via GUI/online and webservice/API

Expand your view of the competitive landscape and identify opportunities to grow your portfolio. **Click here** for more information or to get in touch.