Figure 2: The value of trade-level trended data.

Current metrics for Consumer A and B	
VantageScore®	720
Revolving Balance	$22,000
Status	Good standing

Consumer A

	Balances	Minimum pay	Actual pay
Jan.	$22,000	**$550**	**$2,000**
Dec.	$26,000	**$650**	**$3,500**
Nov.	$20,000	**$500**	**$12,000**
Oct.	$28,000	**$700**	**$8,000**
Sep.	$35,000	$875	$6,000
Aug.	$45,000	$1,125	$11,000
July	$48,000	$1,200	$3,000

low risk • decreasing balances • high spend

Consumer B

	Balances	Minimum pay	Actual pay
Jan.	$22,000	**$550**	**$550**
Dec.	$19,000	**$475**	**$475**
Nov.	$16,000	**$400**	**$400**
Oct.	$15,000	**$375**	**$400**
Sep.	$11,500	$288	$320
Aug.	$9,000	$225	$300
July	$6,500	$163	$200

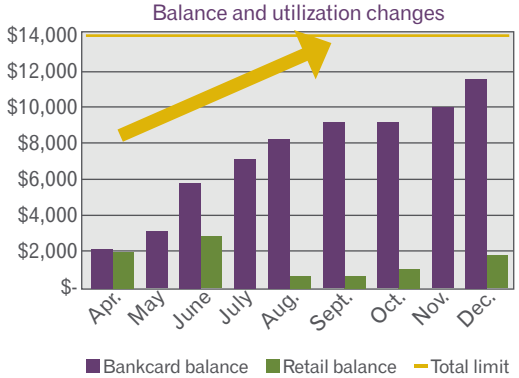
increased risk • balance velocity • minimum payments • revolving debt

Quantifying balance and utilization changes

Quantifying changes in balance and utilization identifies risk more accurately than a snapshot view. Trended attributes can provide an added dimension beyond simply considering existing balance levels — you can identify if balances are increasing or decreasing, the actual dollar amount of balance change, the change in utilization, the number of trades that had a utilization spike, etc. Using these types of changes within risk strategies can identify consumers likely to go delinquent before their risk score changes.

Figure 3: Quantifying balance and utilization changes

By looking at short-term trends, you can identify rapidly increasing balances and utilization spikes



Attribute examples	Quality
Number of revolving trades with greater than 0% utilization change in three months	2
Dollar change in revolving balances in six months	$5,776
Percentage change in total revolving balances in nine months	210%

Enhance your models and strategies by integrating these types of changes