

# ANALYTICS REVEAL INSIGHTS OTHERWISE UNSEEN

See unexpected impacts in your portfolio for informed decision making toward recovery

Economic turbulence from the pandemic contributed to a long period of contradictions. The economy went south, yet markets reached record highs. Weekly unemployment numbers hit historic levels, while bankruptcies and foreclosures were down. Household incomes went up with the stimulus, then down. Fraudsters took advantage of changing behaviors, such as the rapid shift to online shopping.

## CARD IMPACT OF THE PANDEMIC



## **VISA** (November 2020 YoY): CARD NETWORK REPORT

**6%** annual increase in U.S. consumer spending, mostly driven by online transactions, which saw a 27% YoY spike

**19%** U.S. debit card spending grew

**5%** U.S. credit card spending shrunk

## CARD FRAUD:



AVERAGE TOTAL DEBT IS DOWN, **CREDIT SCORES ARE UP**

THE AVERAGE VANTAGE SCORE

**+5pts**

AVERAGE TOTAL DEBT BALANCE

**-1%**

AVERAGE CREDIT CARD BALANCES

**-14%**

CONSUMER CREDIT UTILIZATION  
(from 30% to 25%)

**-5%**

## CONSUMER SPENDING BY INCOME LEVEL:



**+1.1%** LOW INCOME

**-1.9%** MIDDLE INCOME

**-7.5%** UPPER INCOME

# ETHOS™ ANALYTICS TRANSFORMS DECISION MAKING FOR CREDIT PORTFOLIO MANAGERS

This data solution from FIS is a huge leap forward for all our credit clients and comes at a critical time. The pandemic and subsequent recovery have up-ended many traditional models for what to expect next, which means the best way to manage through the foreseeable future is keeping close tabs on your own portfolio trends and details.

The decisions you make in this new world order must be guided by easy-to-understand insights into your card base with the real-time ability to click through to account level detail that can help you not only mitigate losses, but also identify growth areas.

## Highlights of The Ethos Analytics Tool:

- Pre-built and custom dashboards
- Easy-to-understand KPIs
- Drill down to account level detail

**THE DASHBOARD VIEW BELOW HIGHLIGHTS JUST A FRACTION OF THE CREDIT PORTFOLIO DATA NOW AVAILABLE TO ALL FIS CREDIT CLIENTS. SIMILAR VIEW FOR FRAUD, LOYALTY, AND DEBIT DATA ALSO AVAILABLE.**



To learn more send your questions to: [ethos.Sales@fisglobal.com](mailto:ethos.Sales@fisglobal.com) or visit [fisglobal.com/ethos](https://fisglobal.com/ethos).

SOURCES: CPA Practice Advisor, Mercator, Opportunity Insights (Harvard), The Ascent (Federal Reserve citation), Experian and VantageScore data.