

MONITOR360

Stay ahead with always-on credit & consumer alerts.

Turn every credit inquiry, life event or property signal into a marketing moment. Monitor360 helps you spot opportunities, retain customers and reach prospects first.



Get instant visibility into your customers' journey

Traditional data tells you what already happened. By the time you see a credit application or a home listing, your competitor has already won.

Altair's **Monitor360** gives you the advantage of knowing first. Our unified, always-on monitoring solution delivers FCRA-regulated credit alerts as well real-world life non-credit triggers—so you can reach customers at exactly the right moment, with exactly the right offer.

The result? You don't just react to opportunities. You capture them.

How Monitor360 turns signals into revenue

Monitor360 doesn't just notify you—it positions you to win. With the right signal at the right time, you reach customers when they're ready to act, not after they've already decided.

What you get with Monitor360:

- **100+ signals** – Credit, property, lifestyle, and shopping triggers in one feed
- **< 24 hour delivery** – Real-time and daily alerts so you always move first
- **Portfolio protection** – Spot churn risk from utilization spikes, delinquencies, or competitor inquiries before it's too late
- **Plug-and-play integration** – API, SFTP, or native DataCloud delivery for same-day activation
- **Compliance confidence** – FCRA governance built in, with audit trails and permissible purpose controls

What you can monitor

Credit

Credit Applications: Mortgage, HELOC, Auto, Personal Loan, Credit Card

Credit Score Migration: Be first to reward customers when their scores improve

Refinance & Cash-Out Triggers: Act when borrowers qualify for better terms

PMI Removal & Specialty Alerts: Over 100 options for portfolio monitoring

Real-Time Hard Inquiry Notices: Alerts within minutes, not days

Non-Credit

Pre-Mover / Listings: Identify homeowners listing or likely to list soon

Online Shoppers: Detect active digital mortgage and loan research

Life Events: New marriage, divorce, or child—all high-impact financial moments

Property & Equity Signals: Updated AVM and deed data to reveal cash-out and rate-term refinance potential

New Movers & Homeowners: Weekly updates on address and mortgage changes



Real client results

- 38% lift in conversions for a national lender using VA loan triggers
- 3.5X campaign response rates from targeting new homeowners faster
- \$1.2M in new revenue for an agency upselling always-on trigger campaigns

Put personalized performance marketing on autopilot.

Altair's Monitor360 gives you the signals, speed, and integration to act before your competition even knows there's a chance. Whether you're protecting your portfolio or growing it, we'll help you turn monitoring into momentum. Let's talk about what's possible. Contact us at connect@altairci.com.