



Modeling products and services

Predictive scoring and enhanced customer insight

In today's changing economic landscape, understanding and predicting consumer credit behavior are essential for managing your organization's profitability.

Experian® has the advanced analytical offerings and scoring model capabilities to enhance decision-making across the Customer Life Cycle. Our unique set of consumer credit scores, attributes and consulting services provide superior insight into consumer behaviors and market trends and can positively impact your strategies and key performance metrics.

Incorporating the right combination of advanced analytics into your business process will provide deeper insights into consumer credit behaviors and facilitate better decisioning.

Targeted profiling

- Determine where opportunity exists for new prospects and within the portfolio to maximize campaign dollars and profitability.
- Improve collections efforts and craft the right early-stage collection strategies by identifying the most at-risk customers for outreach efforts while leaving others to self-cure.

Refined segmentation

- Assess the portfolio's true risk across business lines to more accurately forecast loan loss reserve requirements.
- Understand your customers' total debt burden to determine those who are viable for creative modification strategies that will ensure repayment on your loans.

Benchmarking and market insights

- Measure portfolio performance against peer and industry comparative metrics to communicate to key stakeholders.
- Determine growth opportunities in key markets where competitors may be vulnerable.

Realize synergies to maximize return on investment

With so many analytical tools available to assist financial institutions in the decisioning process — from acquisitions to risk mitigation — finding the right combination of solutions that will create the biggest value is essential. Our team of expert consultants can assist you in determining which combination of scoring models and attributes will yield the greatest benefit for your specific needs.

We offer a series of best-in-class analytical tools. Generic scoring models, such as Bankruptcy PLUS; custom scoring models; and Premier AttributesSM provide consumer behavior insights. Attribute ToolboxTM enables data access and custom attribute creation.

Assessing population stability and refining strategies are made possible by Performance Insight.SM

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These powerful tools can help improve your organization's business performance by creating a more refined view of the customer population. This enables better decisions as you grow your portfolio and effectively manage the existing customer base.

Approach new marketplace challenges with confidence

As lending standards tighten and consumer payment patterns continue to evolve, refining your views of both the prospect and existing customer populations is key. In using these advanced analytics to segment and craft the most compelling strategies, you'll gain a decisive competitive advantage.

Enhance decisions with customized analytical tools

We provide a unique series of predictive analytical tools that can deliver increased business performance. We can help your organization determine which tools meet your specific business goals and objectives.

- **Scoring models** — Our suite of modeling services covers all phases of the credit life cycle, including marketing analysis, customer acquisition, account management, collections/recovery and fraud management. We offer generic, pooled and custom scoring options to meet every client's needs.
- **Custom Modeling** — We offer custom-developed modeling services for all phases of the credit life cycle, including marketing analysis, customer acquisition, account management, collections/recovery and fraud management.
- **Premier Attributes** — The credit industry's most robust tri-bureau credit attributes can be used for various analyses, decisioning and modeling purposes. This tool contains more than 1700 attributes that can be used as input variables.

- **Attribute Toolbox** — This software enables data access to the credit reporting companies and other data sources, supports custom attribute creation and provides attribute management capabilities.

- **Performance Insight** — This prepackaged consultative offering provides scheduled checkups and reporting on a client's scorecards and portfolios for population stability, decision management and scorecard performance.

Our consulting services help ensure maximum value is derived from your investments:

- **Model validation** — The model validation service quantifies performance of your current model(s) and can be used to assess the performance lift of a challenger model.
- **Business Intelligence** — This consultative offering leverages our rich data sources and analytical expertise to provide insight for building strategies and solving specific business issues.

Leverage advanced analytics for improved business performance

Enhance every decision in your organization with advanced analytics and consulting from Experian, driving increased profitability and opportunity despite the increased risks of the current environment.

Contact us

To learn more about how advanced analytics and scoring can impact your business's bottom line, contact your Experian sales representative or call 1 888 414 1120.