:experian.

Credit3D®

Attributes and marketing scores that provide insight into consumer behavior over time for more informed strategies and better-performing campaigns

Growing your business provides an opportunity to look at multiple touchpoints that may impact your bottom line. Credit3D® leverages historical trended data that goes beyond a point in time to provide a multidimensional view of consumers. Credit3D® is used for targeting, portfolio loyalty and risk strategies and for decisioning and acquisitions.

Credit3D® covers many industries:

- Bankcard and retail bankcard
- Auto loans and leases
- Personal installment loans
- Student loans
- Mortgage and HELOC
- Collections

Trended 3D™ attributes — The market's first trended attributes to analyze a consumer's behavior patterns over time

Experian TAPS℠ and EIRC — Spend and yield attributes

In the Market Models℠ — Prospecting scores across every industry

Balance Transfer Index℠ and Balance Transfer

Surfer Model℠ overlay — Identifies consumers who are more likely to open an account or transfer a bankcard balance

Trend View℠ and Trend View℠ segment ID — Identifies revolvers, transactors and balance transfer activity

Enhance segmentation strategies with Trended 3D attributes

Uncover deeper insights by looking at trends related to balance, payment and migration patterns. With machine learning, we capture variable interactions that may previously have gone undetected. Our rigorous, disciplined development approach and attribute governance policies ensure that the attributes meet all regulatory guidelines.

- Improve the predictive performance of scoring models.
- Develop unique and effective strategies across risk segments and throughout the consumer life cycle.

Trended 3D concepts include:

- Characteristics of delinquency patterns over time
- Balance transfer and debt consolidation behavior
- Revolver and transactor behavior
- Balance magnitude and variation
- Payment activity
- Utilization and credit limit variations
- Collection activities

Get a clear picture of the potential revenue of your prospects and customers with Experian TAPS and EIRC

By leveraging total annual plastic spend and estimated interest rate calculator, estimates of yearly spend and yield used as revenue and yield proxies in your marketing and acquisition programs enable better offer alignment.

- Target and retain higher-spending customers or prospects

- Assign credit lines and line increases based on actual credit need and usage

- Predict interchange income more accurately

Experian® has an inclusive suite of estimated interest rate calculations available for the following account types: revolving bankcards, auto, student loans, mortgage and closed-end (auto and personal loans).

Experian TAPS and EIRC attributes include:

- **Total spend —** The sum of a consumer's total spend over the past 12 months

- **Pay rate —** The proportion of a consumer's monthly balance that is spend

- **On-and off-bank spend —** Insight into what a consumer is spending on trades at your bank and what they're spending elsewhere

- **Revolving balance —** Average 6-month revolving balance

- **Average yield —** Average monthly yield across bankcard trades

In the Market Models and Balance Transfer Index

Improving response and booking rates is key to improving ROI. With our advanced suite of In the Market Models, you'll be able to target consumers who are more likely to open an account within the next 30 days to 120 months. Experian's Balance Transfer Index identifies consumers who are more likely to engage in a balance transfer in the next six months.

In the Market Models are available across industries:

- Auto
- Bankcard
- Personal finance
- Home equity
- Retail
- Student loan
- Mortgage

Contact us
To find out more about Credit3D® contact your local Experian sales representative or call 1 888 414 1120.