Modeling products and services

Predictive scoring and enhanced customer insight

In today’s changing economic landscape, understanding and predicting consumer credit behavior is 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 provides 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 true risk in the portfolio across lines of business to more accurately forecast loan loss reserve requirements
  - Understand the total debt burden of your customers to assess 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 where growth opportunity exists 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 tools that will create the biggest value to your organization is essential. Experian's 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.

Experian offers a series of best-in-class analytical tools. Generic scoring models, such as BankruptcyPredict, custom scoring models and Premier Attributes™, provide consumer behavior insights, while Attribute Toolbox™ enables data access and custom attribute creation. Assessing
population stability and refining strategies are made possible by Performance Insight™.

In the right combination, these powerful tools will improve business performance for your organization by creating a more refined view of the customer population for better decisions as you grow your portfolio and effectively manage the existing customer base.

**Confront new marketplace challenges with confidence**

In the current economic climate, accurately assessing future consumer behaviors can be challenging. Job losses, increased consumer debt burdens and reduced access to credit lines all are putting liquidity pressures on consumers. Understanding which consumer segment within the portfolio will drive profitability in this dynamic environment helps you focus efforts, maximize internal resources and minimize exposure.

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 decisive competitive advantage.

**Enhance decisions with customized analytical tools**

Experian provides a unique series of predictive analytical tools that can deliver increased business performance to your organization. We can assist you in determining the right combination of tools that meet your specific business goals and objectives.

- **Scoring Models**
  Experian has a suite of modeling services for all phases of the credit life cycle, including marketing analysis, customer acquisition, account management, collections/recovery and fraud management. Experian offers 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 800 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 prepacked consultative offering provides scheduled checkups and reporting on a client’s scorecards and portfolios for population stability, decision management and scorecard performance.

Consulting services from Experian help ensure that 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 Experian’s 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 account executive at 1 888 414 1120 or visit www.experian.com.