

Premier AttributesSM Canadian Edition

Advanced attributes to enhance your data-driven decisions

Credit attributes add an additional layer of insight about a consumer over the use of a score alone. Premier AttributesSM summarizes the essential information on a credit report so you can make more strategic decisions.

Relevant bureau data to address changing economic conditions

Today's lenders require attributes that will allow them to identify consumer trends as quickly as possible. Premier Attributes provides lenders with credit attributes that incorporate new bureau data elements, providing a fresh perspective and unique consumer data at a more granular level than previously available.

Premier AttributesSM— Canadian Edition is a comprehensive set of more than 600 dual-bureau-leveled credit attributes that have been analyzed, interpreted and validated for statistical performance. Every credit attribute was created to take advantage of all available credit bureau data and enhance lender decisioning power.

Our data experts have taken the guesswork out of attribute selection. With our predefined core and industry- based attribute sets, organizations can save time and money when creating models or analytical projects, as our professionals already have selected the most predictive attributes.

The sets include a core set designed to deliver superior analytical and modeling results and industry attribute sets specific to bankcard, auto, mortgage, home-equity line of credit, installment, retail, student lending and collections, all of which support industry-specific use and lending activities.

Each set includes selections from multiple account types and provides lenders with the principal attributes needed for activities ranging from segmentation and refinement of a population to enhancements to existing policy rules and the development of highly sophisticated models.

Benefits

Premier Attributes provides lending institutions with relevant industry- and account-level attributes designed to help address critical business needs:

- Improve prediction of consumer behavior
- Make consistent credit decisions across all portfolios while maintaining key business objectives
- Maintain efficient processing
- Reduce time and resources required for credit attribute management
- Increase profitability

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Incorporating Premier Attributes into analytical projects enables lenders to pinpoint specific consumer behavior easily, providing enhanced segmentation opportunities, policy rule development and improved lending decisions throughout the Customer Life Cycle.

Customer Life Cycle

Make more strategic and data-driven decisions across the Customer Life Cycle:

- Maximize prospecting strategies by targeting the right offer to ideal prospects for increased response rates, market penetration and profits
- Enhance account acquisitions by considering all credit account activities in decisioning to mitigate losses on high-risk populations
- Develop customer management strategies with detailed portfolio segmentation and assign specific treatment strategies to mitigate losses while increasing profitability on cross-sell and up-sell opportunities
- Improve collections strategies and prioritize collection queues by identifying consumers most likely to pay

Ease of attribute management

Creating a high-quality dual-bureau attribute set requires considerable time, thought and evaluation. It also requires a keen understanding of dual-bureau data — acquired by extensive testing, coding and validation — and ongoing monitoring that tracks formats and data elements over time. Premier Attributes enables financial institutions to outsource the costly and time-consuming credit attribute development and monitoring functions to reduce costs and increase speed to market.

Premier Attributes delivery options

Premier Attributes is available through license and nonlicense delivery channels. A license allows access to our intellectual property, providing product specifications on dual bureaus. Nonlicense delivery provides access to the calculated attribute with no access to the product specifications.

Interested in Premier Attributes? Contact your Experian sales representative today or call 1 888 414 1120.