

# ConsumerView<sup>SM</sup> Profitability Score

Enhanced strategies  
for Invitation-to-  
Apply offers



## Invitation-to-Apply offers

Establish prospect performance criteria by including only the top tiers of ConsumerView<sup>SM</sup> Profitability Score.

- Automotive financing
- Invitation-to-Apply credit card offers
- Student loan lending
- Subprime lending

## Account management

- Create stronger segments and cross-sell more products to the most profitable customers
- Market to existing customers likely to have a higher lifetime-value likelihood to perform as prescribed

## Target profitable prospects with precision

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In today's market, accurate identification of the most profitable prospects for your marketing offer is critical. ConsumerView<sup>SM</sup> Profitability Score helps identify households likely to pay their debts and ranks households, allowing marketers to target the best prospects based on:

- profitability
- approval rates
- response rates
- likelihood to perform as prescribed

The ConsumerView Profitability Score combines a robust scoring model that offers high levels of refinement for selecting top profitability prospects with the best consumer database, ConsumerView, to deliver greater precision in predicting, identifying and targeting prospects at the household level.

### More refinement

ConsumerView's Profitability Score offers 13 levels with 3 high profitability levels providing clients additional precision in selecting the best prospects who will respond and comply with the terms of their Invitation to Apply lending, credit or continuity program offers.

### Household-level prospects

ConsumerView Profitability Score ranks prospects at the household-level, which enhances targeting for marketers who previously relied solely on the ZIP+4<sup>TM</sup> scoring associated with the Median Equivalency Score (MES). With increased visibility at the household-level, marketers can refine prospecting to isolate mismatches, which significantly reduces the cost and the risk of generating unprofitable prospects.

### Best practice modeling

Marketers can work with Experian and be certain that best practices around credit data are adhered to and conflicts of interest around credit qualification mitigated. Experian<sup>®</sup> doesn't use aggregated credit data in its model. Instead, ConsumerView is the primary source with validations against our ZIP+4<sup>TM</sup>-level MES.

### High-quality coverage

Experian's ConsumerView database includes data on more than 235 million consumers and 117 million households, giving marketers the ability to leverage predictive insight to better understand and anticipate evolving consumer behaviors and channel preferences. ConsumerView is continually updated from hundreds of data

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sources to compile the most reliable consumer data for the United States. ConsumerView Profitability Score also is rescored monthly to adjust for economic and consumer fluctuations, which provides added confidence to marketers.

### Multiple platforms

Whether marketers need to append an existing client database or choose to build a list from scratch, Experian Marketing Services offers ConsumerView Profitability Score as an enrichment, List Link<sup>SM</sup> and install service. This makes it easy and cost-effective for all clients to leverage the precision and accuracy that this new scoring model provides for prospecting.

The 13 levels rank households by high/low profitability and predict the likelihood they will respond to marketing offers. (See table right)

Score	Description
1	High profitability, high likelihood to perform
2	High profitability, high likelihood to perform
3	High profitability, high likelihood to perform
4	Good profitability, medium likelihood to perform
5	Good profitability, medium likelihood to perform
6	Fair profitability, medium likelihood to perform
7	Fair profitability, medium likelihood to perform
8	Poor profitability, unlikely to perform
9	Poor profitability, unlikely to perform
10	Poor profitability, unlikely to perform
11	Low profitability, unlikely to perform
12	Low profitability, unlikely to perform
13	Low profitability, unlikely to perform

Find out more about ConsumerView Profitability Score, contact your local Experian sales representative or call 1 800 850 4389.



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