

Attribute Toolbox™

Elevate data intelligence for
more effective decisions



In today's business climate, traditionally developed scores simply are not enough to accurately assess risk and attract the right customers. With unprecedented access to credit and noncredit data sources, Attribute Toolbox™ enhances your decisioning by leveraging customer relationship, income, fraud and other nontraditional types of data. Incorporating broader data sets results in improved business intelligence and a more accurate assessment of creditworthiness, allowing you to make more effective decisions.

Attribute Toolbox allows you to tap into the wealth of credit and noncredit data available in today's market. The source-independent software provides maximum flexibility and choice over the types of data you include in the calculation and management of your attributes — the core building blocks of scoring models.

Merge data sets seamlessly

Without having to convert to a standard format, Attribute Toolbox retrieves and processes raw data from third-party sources. Products typically do not support all formats associated with different data sources; standardized formatting can be limiting. Recognizing the native formats of these data sources and extracting the desired data allow Attribute Toolbox to provide you with a more complete picture.

Execute attribute calculations more quickly and efficiently

Real time data parsing combined with effective attribute calculations positions Attribute Toolbox as an integral component of your decisioning processes. For multiple requests, Attribute Toolbox can save you time by calculating and storing the results in an offline environment. A streamlined Web browser interface provides coding flexibility without exhausting technology resources. These increased workflow efficiencies deliver results quicker and at significantly lower costs.

Lower attribute management costs

Business analysts no longer have to rely on third parties to support attribute definition; they now have the freedom and tools to conduct these activities on their own. With the option to implement Attribute Toolbox within your organization or have Experian host the application, you now have affordable access to a wealth of data and calculated attributes.

Attributes can be customized and tested before deployment into a production environment. This feature allows you to validate the impact of new or updated attributes before modifying current decision processes. More effective attribute management results in improved operational efficiencies, saves time and money enabling the acquisition process.

Leverage Experian's world-class attributes to improve performance

Experian's best-in-class STAGGSM attributes have been normalized across all three major credit reporting agencies and can be delivered within the Attribute Toolbox application. Combine your custom-created variables and STAGG attributes to accelerate scorecard development and implement higher-performing models.

Manage custom attributes with an easy-to-use interface

Attribute Toolbox enables competitive advantage through the implementation of credit attributes customized to your decision models. Gone is the difficult, costly and time-consuming process of developing and maintaining custom attributes.

The Web-based user interface simplifies access to attribute definitions. Minimal installation is required, reducing maintenance costs and facilitating greater collaboration across the enterprise. Tracking all saved definitions supports user-initiated rollbacks to previous versions. As a result, the tool empowers you to create, manage and validate attributes in-house, resulting in more effective decisions, improved operational efficiencies and reduced origination costs.

Modular application facilitates ease of integration

Based on a service-oriented architecture design, AttributeToolbox permits scalability and minimal impact on existing applications and business processes. With AttributeToolbox, you can integrate proven attribute calculations into any business or technical architecture. You can use AttributeToolbox right away, eliminating lengthy implementation timelines and accelerating your return on investment.

Technical expertise provided by knowledgeable professionals

Since Experian® uses AttributeToolbox internally, our analysts have advanced knowledge of the application working in a real-world environment. We understand how to most effectively implement custom attributes. The fact that we use the same tools as our clients makes us an ideal partner for not only support, but also consultation on how to best manage your attributes.

Leverage market-leading applications to meet business needs

Part of the extensive Experian workflow and decisioning application suite, AttributeToolbox integrates with these powerful tools:

- **STAGG** — Experian has invested more than a decade of research and development to identify the most predictive and accurate set of credit attributes. When coupled with AttributeToolbox, STAGG attributes provide a quick starting point to incorporating attributes into your business strategies and in the development of scoring models. More than 440 high-quality, tri-bureau credit attributes are available to enhance performance of internal analysis and segmentation to optimize decision strategies.
- **Transact SMSM** — The application processing platform for Experian's customer acquisition suite, Transact SM helps you make more profitable and accurate customer acquisition decisions. AttributeToolbox combined with Transact SM provides a complete configuration and execution platform for data access, attribute management, application processing, workflow and decisioning.

- **Strategy ManagementSM** — Improve the accuracy and effectiveness of your credit risk and marketing strategies across the Customer Life Cycle with Experian's premier business rules management system.
- **Business Intelligence** — With a strong analytical focus, Business Intelligence provides access to best practices, industry benchmarks and competitive market intelligence. In-depth market information provides greater insight into your customer base relative to both your competition and the overall market. Combining Business Intelligence and the Attribute Toolbox empowers you to optimize your customer acquisition strategies as the market changes.
- **Fraud** — With capabilities to manage and detect fraud, applications like Precise IDSM and HunterSM provide organizations with additional insight when processing new applicants. Incorporating these capabilities with Attribute Toolbox is an important step in decreasing costs by detecting fraud early in the customer acquisition process.

About Decision Analytics

Experian's Decision Analytics business combines data intelligence, analytics, software and consulting to provide credit risk, identity and fraud solutions that help clients increase profitability and improve performance. Its enterprise-wide decisioning solutions enable clients to manage and optimize risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies. Trusted by leading businesses worldwide, Experian's Decision Analytics business provides the intelligence to make accurate and informed decisions to help clients better manage their customer relationships.

To find out more about Attribute Toolbox, contact your local Experian sales representative or call 1 888 414 1120.