

Cross-Sell TriggersSM

Empowers you to deliver daily cross-sell offers based on recent customer-initiated activity



The sooner you reach a customer who's shopping elsewhere for additional credit, the more successful your cross-selling efforts will be. With Experian's Cross-Sell TriggersSM, you can identify in-the-market opportunities as they occur and deliver daily firm offers to expand relationships with your existing customers.

Fresh data, delivered daily

Cross-Sell Triggers helps you sell additional products and retain your best customers by alerting you when they're seeking additional credit elsewhere.

Cross-Sell Triggers offers you:

- Superior data freshness and timely delivery
- The ability to make cross-sell offers quickly, before you lose good customers to the competition
- A cost-effective way to sell additional products and grow your revenue
- A fully compliant cross-sell product

Build loyalty with timely credit offers

The more of your products your customers use, the less likely they are to leave for the competition. Cross-Sell Triggers helps you expand existing customer relationships by allowing you to make the right offer at just the right time. By responding quickly to customers' changing credit needs, you can:

- Build trust and loyalty
- Increase customer wallet share
- Expand your portfolio's profitability

Cross-Sell Triggers is ideally suited for:

- Credit card issuers
- Banks
- Mortgage and home-equity lenders
- Retailers
- Credit unions

However, other credit issuers that need to increase their "product-to-customer" ratio also can greatly benefit from using Cross-Sell Triggers. If you're looking for better ways to create additional credit opportunities, Cross-Sell Triggers is the answer.

Uses new trade and inquiry triggers — Experian® identifies highly responsive, credit-active customers in your portfolio and notifies you when they're looking for credit with your competitors.

Segments and suppresses less-creditworthy customers — You can establish a cutoff score and other credit event filtering criteria to segment your offers.

A fully compliant process — All Cross-Sell Triggers identified consumers are run through Experian's pander/opt-out file in order to stay in compliance with the Fair Credit Reporting Act. (Firm offers of credit are required for all triggered consumers delivered through Experian's Cross-Sell Triggers product.)

Runs multiple campaigns simultaneously — You can apply Cross-Sell Triggers to multiple portfolios to execute a variety of targeted cross-sell campaigns. Your cross-sell campaigns can be as short as 30 days or as long as you like.

Seize a time-critical opportunity
When your customers are inquiring elsewhere for credit, you have only a limited window of opportunity to identify and meet their needs. With Cross-Sell Triggers, you can proactively seize this time-sensitive opportunity and keep the competition from luring away your best customers.

To find out more about Cross-Sell Triggers, contact your local Experian sales representative or call 1 888 414 1120.

Experian offers a complete set of trigger products to meet your portfolio management needs:

Cross-Sell TriggersSM	Daily monitoring of new credit inquiries and trades to expand existing customer relationships
Retention TriggersSM	Daily monitoring of new credit inquiries and trades to keep your valued customers
Risk TriggersSM	Daily monitoring of new derogatory information to minimize risk