

Cross ViewSM

Make accurate credit decisions by viewing debit and credit information together

Consumers with little or no credit history can be a source of profitable opportunity — or unacceptable risk. Until now, credit grantors have had no way to tell the difference. Cross ViewSM from Experian is the first solution to give you a more complete picture of “no hit” or thin-file consumers by combining supplementary data from another predictive source — debit information.

Debit data — a useful indicator of credit behavior

Research has shown a strong correlation between responsible handling of checking accounts and responsible credit use. Cross View provides the insight you need to identify which applicants with little or no credit history are potentially profitable new customers with acceptable risk.

You can offer credit with confidence to:

- Students
- New immigrants
- New households and credit holders
- Subprime applicants

Comprehensive information from Experian and DebitBureau[®] from eFunds

Cross View ReportSM is the first online solution to offer debit data when credit inquiries are returned with “No record found.” Instead of simply turning the customer down, you now can rely on the Cross View ReportSM to provide alternative financial information for credit-granting purposes.

Cross View draws on:

- Experian’s consumer credit database of 215 million credit-active consumers nationwide, including public record information such as bankruptcies and tax liens
- eFunds’ DebitBureau[®] database, which contains more than 2.7 billion records related to checking account opening, closures for cause, retail returned checks and check order histories

Applicable to a wide range of industries

Now, industries with a high rate of credit “no hits” can approve applications of low-prime or emerging consumers they previously may have declined. Cross View is a powerful solution for:

- **Wireless** — Increase new activations while continuing to manage risk
- **Retail** — Offer instant credit to consumers with responsible financial habits
- **Subprime lenders** — When credit information is marginal, Cross View debit data helps reduce risk



- **Student campaigns** — Reach prospects who have demonstrated responsible handling of checking accounts first and establish an early, solid relationship with them

A suite of solutions

Prescreen suppression — Use the debit data to supplement your prescreen or credit and insurance offers.

Prescreen segmentation — When making credit and insurance offers to low-prime prospects, use Cross View information to enhance credit data. This information allows you to approve more prospects and to better serve deserving consumers.

Credit Profile/Emerging consumer — This product option lets you approve the applications of consumers who have yet to establish a credit record. In seconds, Experian® will return a score derived from a combination of credit and debit data that indicates the likelihood of delinquency. You can offer credit to a whole new set of consumers who were most likely to be rejected in the past as “no hits.”

Account review overlays — Cross View helps manage risk and identify cross-selling opportunities within existing portfolios.

Account review triggers — Cross View debit events can be used to generate new account review triggers and can provide “early warning” of potential problems for timely decisions and action.

Complies with the Fair Credit Reporting Act

Experian is committed to the highest standard of information practices and respect for consumer privacy and trust. The use of both DebitBureau data and Experian’s credit data is regulated under the Fair Credit Reporting Act, allowing you to make permissible purpose credit decisions with Cross View.

Cross View enhances your competitiveness by opening up new opportunities while enabling you to continue managing risk.

To find out more about Cross View, contact your local Experian sales representative or call

888 414 1120.

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1224/2544 07/03

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