

Emerging Credit ScoreSM

Broaden your reach



An estimated 50 million to 80 million consumers have little or no credit history and are unscorable by most traditional models. Capitalize on missed opportunities by addressing consumers who have thin files or no files with credit reporting agencies.

Many companies have customer expansion initiatives targeted at emerging markets defined by geographic or multicultural campaigns and subprime optimization and may experience significant no-hit or unscorable thin-file populations. Experian's Emerging Credit ScoreSM provides you with alternative data for emerging consumers who cannot be scored using a traditional score, empowering you to underwrite and market cost-effective products and services to this previously unreachable audience.

Get a complete view of a consumer's payment behavior

Emerging Credit Score, regulated by the Fair Credit Reporting Act, is a unique score that helps identify and score consumers with little or no credit reporting agency history, including thin-file populations, emerging consumers and alternative financial service transactors. It combines traditional

credit reporting agency data with alternative data sets to better reflect the financial behaviors that predict future credit activity.

Expand your marketable population

Emerging Credit Score gives creditors and service providers the power to expand their creditworthy universe of applicants and prospects, creating new revenue opportunities through extension of affordable services to more customers.

Mitigate risk with tightly integrated decisioning

This score allows you to mitigate risk by rank ordering consumers based on expected delinquent or derogatory behavior over a 12-month period. You now have the ability to better predict the performance of customers with limited traditional credit and better manage deposit or fee strategies.

Segment emerging consumers for meaningful prospecting

Leverage more than 25,000 attributes commonly incorporated in the model development process — information that is germane to new-to-credit and unscoreable consumers — including:

- Demographics
- Internet, catalog and direct-marketing purchases and payments
- Trades, inquiries, and public records
- Property and asset records
- Telecommunications and utility data
- Industry specific and custom scores

Multiple users and purposes

Experian's Emerging Credit Score provides a valuable set of tools for a wide range of services providers:

- Auto lenders
- Consumer finance and retail credit cards
- Credit unions

- Energy providers
- Health care revenue cycle management providers and hospitals
- Large, vertical resellers
- Mortgage lenders
- Retail banking
- Subprime lenders
- Telecommunications and wireless providers

Gain competitive advantage and acquire profitable customers

This advanced scoring and segmentation tool enables you to implement credit and market growth strategies, and cost-effectively offer affordable services, to a broader audience while mitigating risk.

To find out more about Emerging Credit Score, contact your local Experian sales representative or call 1 888 414 1120.