

## Fast Start<sup>SM</sup>

Acquire more profitable accounts

**Fast Start<sup>SM</sup> is a complete scoring and consulting solution that delivers regular assessment of your new applicant population, revealing the effectiveness and stability of your scorecard while providing strategic business recommendations. Fast Start is one of the credit industry's most predictive generic scoring models, designed to improve the efficiency and speed of evaluating new credit applications.**

Fast Start includes a suite of empirically derived scorecards that combine credit bureau data with application data to deliver one of the most predictive generic scoring models. Fast Start is ideal for:

- Organizations new to scoring
- Portfolios with little or no historical data for custom model development
- Companies that need an interim method of evaluating applicants while developing a custom model
- Scenarios where custom model development is cost-prohibitive
- Dynamically changing portfolios where custom models may not be practical
- Introducing a new credit product or expanding existing products
- Increasing revenue opportunities while reducing operating costs and loan losses

Fast Start will improve profitability and help you:

- Automate the credit decision process

- Reduce delinquencies and bad debt by decreasing the approval of high-risk applicants
- Better control your portfolio
- Make consistent credit decisions
- Increase the volume of approved accounts
- Improve the turnaround time on credit applications
- Refine risk-management strategies to meet business objectives
- Optimize pricing tiers to increase booking rates
- Meet the Regulation B definition of a "credit scoring system" when validated on your population

Fast Start models consistently outperform generic bureau models:

- Enable a tri-bureau scoring solution
- Target industry-specific data for additional lift in model performance
- May include application data in the score calculation



### **Tailored to specific industries**

To create industry-specific models, Experian® analyzed pooled data, selected predictive variables and assigned point values. Experian will provide you with all model variables and weightings to enhance your understanding of the models you choose.

### **Ongoing consulting services**

Comprehensive consulting services are designed to meet your specific needs, including:

- Scoring concepts
- Model documentation
- Initial personalized and uploaded forecasts
- Implementation
- Unlimited phone and e-mail consultation
- Review of standard reports
- Credit policy review and recommendations
- Setting cutoff scores
- Override management

*Experian and the marks used herein are service marks or registered trademarks of Experian Information Solutions, Inc.*

*Other product and company names mentioned herein may be the trademarks of their respective owners.*

### **Get a fast start in the scoring marketplace**

Discover how the predictive power of Fast Start can help you improve profitability and control. Whatever your needs or application environment, Experian's consultants leverage global expertise with local practices to determine the appropriate solution for your business.

### **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 Fast Start,  
contact your local Experian sales  
representative or call**

**888 414 1120.**

475 Anton Blvd.  
Costa Mesa, CA 92626  
888 414 1120

© Experian Information Solutions, Inc. 2007  
All rights reserved  
2000/1013 04/07

[www.experian.com](http://www.experian.com)