

Credit Migration SolutionsSM for portfolio management



Products

Portfolio Data MigrationSM

Portfolio Data MigrationSM monitors and compares a consumer's credit behavior changes between account review programs weekly, monthly or quarterly. Based on your predetermined thresholds, get migration information on changes in credit score, credit balances, utilization and other attributes as part of your QuestSM output. Portfolio Data MigrationSM lets you know when your accounts have migrated to your key credit thresholds so you can act quickly. Output is via batch delivery.

Portfolio Migration TriggersSM

Portfolio Migration TriggersSM provides migration information on account changes in a consumer's credit score or credit attributes integrated with Notification Services trigger output. Choose from weekly, monthly or quarterly migration monitoring, and then integrate the migration data with an existing daily triggers program, utilizing your defined hierarchies and cool-off periods. Output is via Notification Services delivery.

Process

To begin using the product, first choose desired migration thresholds and monitoring time frequency (weekly, monthly, quarterly) for each score and attribute to be monitored. Within Experian's Customer Prospecting and Portfolio ServicesSM system, an initial

portfolio base line is established. The system then compares the base line with a new file at the desired frequency. Scores and attributes that meet the threshold criteria are flagged. For subsequent comparisons, the new file can become the base line.

- For batch-delivered Quest programs, the **Portfolio Data Migration** elements will be appended to a flat file out of Customer Prospecting and Portfolio Services and delivered within a defined output layout
- For delivery with trigger notifications, the **Portfolio Migration Triggers** can be output directly through the Notification Services platform or optionally integrated with predefined hierarchies and cool-offs already set up for triggers and then delivered with regular output

Applications

- Portfolio management
- Credit line decisioning
- Cross-sell strategies
- Risk management

Data sources

- Generic and custom scores
- Experian's generic and custom attributes
- Demographic information from Experian's File OneSM database (name, address, telephone)

Output options

Migration type	Migration rule	Output options	Examples
Value change	Increase/Decrease	Dollars, number, percentage	Aggregate balance of open bankcards > \$10,000
Percentage change	Increase/Decrease	Percentage	Total bankcard percentage utilization +/- 25%
True/False	Condition is met	True/False	Presence of tax lien

Examples

For risk: Identify your customers' developing credit problems long before they affect your profit margin.

1. **Challenge:** Identify those customers who are going bad before they affect your loss rate

2. **Resolution:** Use migration data to assess customers at the profile level for certain behaviors

3. Behaviors:

- Significant increases in balances and utilization ratios
- Increased new open account activity
- Measurable changes in total trade delinquencies
- Dramatic shifts in score

For retention: Do you know what your customers are doing right now?

1. **Challenge:** Recognize those customers who are at risk for attrition before they move to another lender

2. **Resolution:** Use migration data to assess customers at the profile level for certain behaviors

3. Behaviors:

- Significant decreases in balances on specific trade types (i.e., bankcards)
- Significant increases in balances on other trade types (i.e., home-equity line of credit)
- Increased inquiry and new open account activity (i.e., standard attributes)
- Number of bankcard balance transfers within seven to 12 months

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