

VeriScoreSM

Predict response and lifetime value through a decisioning tool

Experian's new custom analytical solution, VeriScoreSM, optimizes your rental lists and new customers generated from alternate media sources such as call centers, online registration forms, package inserts and space inserts in publications. VeriScore assists marketers who want to know more about their new prospects and customers for fulfillment, cross-sell, up-sell and Customer Relationship Management (CRM) initiatives.

Make secure marketing decisions prior to mailing or after receiving responses

The VeriScore process integrates verification and ranking to increase your level of confidence in your marketing initiatives and order fulfillment processing. Based on custom analysis of your previous buyers, the VeriScore process identifies prospects' likely level of response and productivity for a given offer. Use VeriScore to:

- Improve the return on your marketing investment by targeting a streamlined pool of prospects who are highly likely to respond and continue buying over time.
- Verify names and mailing addresses. You'll reduce fulfillment and customer service costs and increase customer satisfaction with accurate, on-time delivery.
- Evaluate the likely productivity of new and existing list rentals. Find pockets of potential in marginally performing lists — save by mailing only to those most likely to convert.
- Score responders who are new-to-file customers acquired through non-direct communications to determine the most expedient and cost-effective order fulfillment process.

The quality of Experian's data contributes to highly predictive models

When you submit your mail/response and profitability data (responders and nonresponders for a specific campaign) to Experian, we reformat and clean input for consistency and accuracy. We match cleaned input to our data repositories, including the following:

- INSOURCESM consumer marketing information on approximately 215 million consumers in 110 million living units
- BehaviorBank[®] self-reported interests, brand preference and lifestyle data from approximately 30 million households
- Proprietary cooperative data, including aggregated and summarized subscription and catalog transactional information

To build highly effective VeriScore models for book publishing and club and continuity marketers, we also can integrate transactional information if the company contributes to the proprietary cooperative media database used for this purpose.



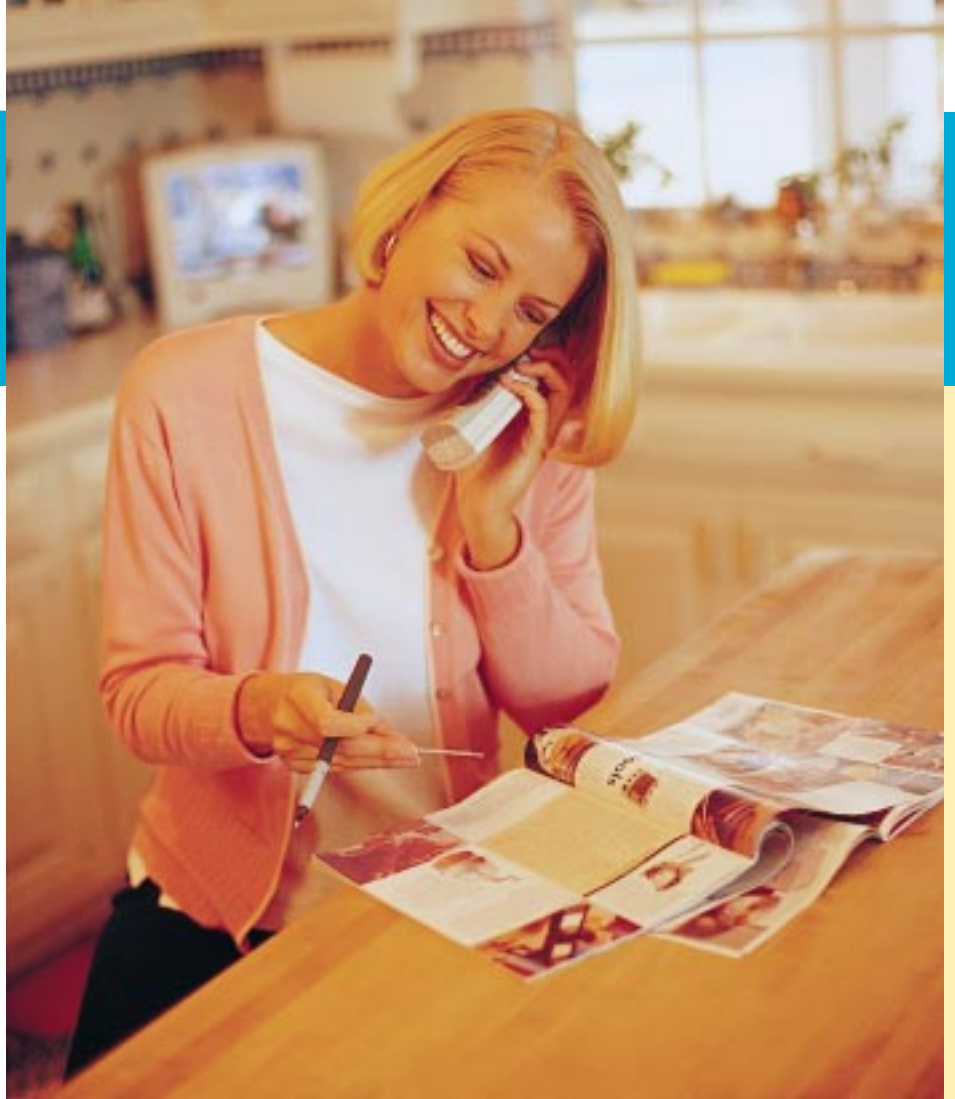
We overlay Experian's information on your file for modeling purposes only. Afterward, we perform an exploratory data analysis to determine predictive characteristics that should be used for subsequent modeling.

Find prospects most likely to respond and become loyal customers

Because responsiveness to a promotion is sometimes inversely related to profitability, our VeriScore process creates models that optimize both conditions. We build response models and, based on the response and profitability data you previously supplied, we create specific profitability scoring models. We build multiple response and profitability models for the various subpopulations on your file to improve their efficiency when scoring similar target universes. When we apply models, the VeriScore process identifies prospects' potential through ranking and tiering to isolate highest- and lowest-scoring segments.

Use your model performance summary to take action

Your model performance summary is a powerful matrix. Use this report in consultation with your Experian Decision Support & Analysis team to support your marketing objectives. The summary provides insight into the key drivers of campaign success. Use it to leverage VeriScore modeling results for your future campaigns.



VeriScore supports cost-effective multichannel marketing

Depending on your needs, we implement your custom VeriScore models in an offline or online environment.

Take advantage of VeriScore during Experian's Merge/Purge processing

We can add VeriScore to the merge/purge process — without lengthening cycle times. Records are scored as a part of the duplicate elimination process. Accuracy and flexibility distinguish Experian's Merge/Purge Services. Our duplicate identification logic accurately identifies the most duplicates, and the flexibility of our system lets you customize the merge/purge process from start to finish. We'll help you develop customized matching logic based on your specific





marketing needs. Even when your merge/purge processing is handled by another provider, Experian can deliver 24-hour turnaround to score your output universe.

Apply VeriScore to alternate media orders in a batch mode

Use VeriScore to process alternate media orders received through package insert offers, the Web or space ads. Daily or on the schedule you choose, send Experian your orders and we'll provide fast turnaround to score batches. With VeriScore, you can process orders more cost-efficiently. Based on scores, you'll be able to confidently fulfill orders or request additional information to confirm name and address.

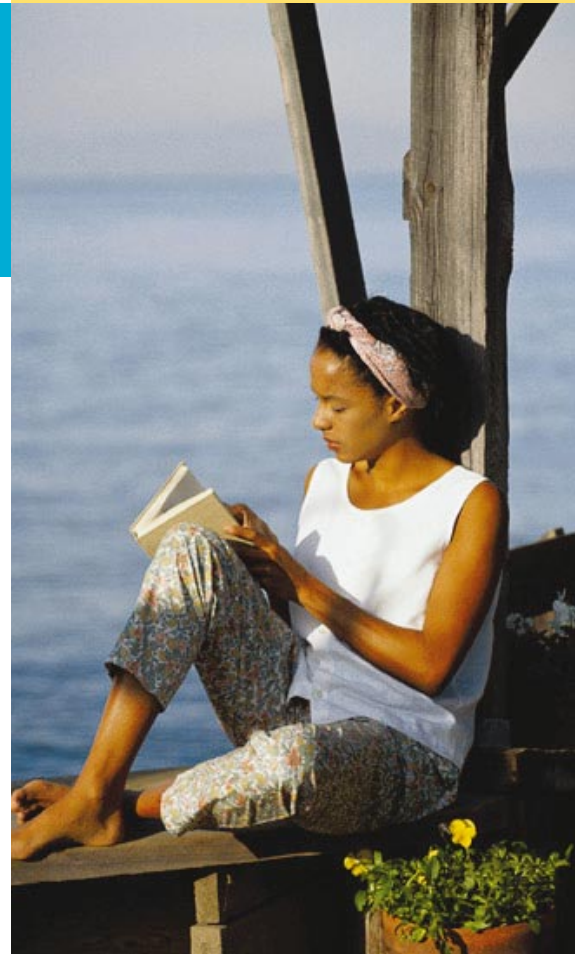
Implement VeriScore in real time

Marketers often have the least amount of information about customers acquired through Web sites and online marketing. Because of the anonymity of the Internet, marketers are challenged to provide Web site visitors relevant real-time interaction. The online VeriScore process provides address hygiene and performance scoring in real

time for Internet and call center response. VeriScore provides the marketer with the knowledge necessary to best target customers with appropriate up-sell and cross-sell offers, while cost-effectively fulfilling online or call center orders. Marketers can even integrate historical customer information into the online VeriScore process to provide more meaningful, customized interaction for previous customers.

VeriScore from Experian — dependable verification and scoring

- The quality and depth of Experian's data contribute to highly predictive and reliable VeriScore models. Our process utilizes consumer marketing information only.
- The VeriScore process is a multilevel modeling approach. We create both response and profitability models for various subpopulations on your file to more accurately predict behavior when those models are applied.
- For direct marketing campaigns, VeriScore models can be applied during merge/purge processing to produce a more targeted list without adding time to your production cycle.
- The VeriScore process returns a score for 100 percent of your input records, allowing you to extract the best prospects from every list and market more efficiently.
- Multichannel marketers use VeriScore online for visitor verification and to improve real-time order fulfillment and enrich online interactions.



Experian's VeriScore custom modeling increases response rates and the overall productivity of customer acquisition initiatives for marketers in these industries:

- **Catalog**
- **Financial**
- **Fundraising**
- **Media (publishing/continuity)**
- **Retail**
- **Telecommunications**

Respect for consumer privacy

The VeriScore modeling process does not include any individual consumer credit information and cannot be used to determine creditworthiness or to deny order fulfillment. VeriScore can be used to verify the authenticity and completeness of consumer information, segment/suppress noncredit marketing files, up-sell and cross-sell, and select prospect names to go into a prescreen or net down a file out of a prescreen.

You can be confident that Experian's solutions comply with state and federal regulations and consumers' privacy expectations. We review all the marketing solutions we develop and the business opportunities we undertake for privacy compliance and integrity with our information values. The process produces direct marketing solutions that you and consumers can trust.

**To find out more about VeriScore,
contact your local Experian sales
representative or call**

888 844 1170.

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