



# Experian TAPS<sup>SM</sup>

The best way to increase profits? Target profitable consumers.

Experian TAPS<sup>SM</sup> gives you a clear picture of the revenue your customers and prospects generate. This means you can determine profitability and focus your dollars on better service, superior rewards and higher credit lines for customers likely to use them.

## Experian TAPS can help you:

- Target higher-spending customers or prospects
- Prioritize your marketing investment
- Assign credit lines and line increases based on actual credit need and usage
- More accurately project interchange income
- Retain customers who contribute to your bottom line

## Get information at the individual account level

Experian TAPS uses longitudinal credit data to estimate the past 12 months of spend on credit and charge cards and calculates spend separately on each tradeline. It then aggregates those tradelines to provide a snapshot of an individual customer's annual spend.

### The result is a comprehensive view of five types of data:

- **Total spend** — The sum of a consumer's total spend over the past 12 months
- **Pay rate** — The proportion of a consumer's average monthly balance that is spend
- **Client spend** — The total spend over the past 12 months for an individual on the client's tradelines only (aka "on us" spend)
- **Other spend** — Total spend minus customer spend (aka "off us" spend)
- **Wallet share** — Calculation of a lender's wallet share for each consumer through the use of Experian subcodes

## Assign appropriate credit lines and offers

By combining risk prediction with Experian TAPS, issuers can identify customers who present not only low risk, but also the potential for greater annual spend. Maximize profitability by offering larger lines to those customers who will use them. Align rewards programs or other incentives to generate additional spend.

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

Product sheet

# Experian TAPS<sup>SM</sup>

---

Experian  
475 Anton Blvd.  
Costa Mesa, CA 92626  
T: 1 888 414 1120  
[www.experian.com](http://www.experian.com)

© 2016 Experian Information Solutions, Inc. • All rights reserved  
Experian and the Experian marks used herein are trademarks or registered trademarks of Experian Information Solutions, Inc. Other product and company names mentioned herein are the property of their respective owners.  
12/16 • [xxxx/xxxx • xxxx-CS]