In the current economic climate, accurately assessing future consumer behaviors can be challenging. Continued job losses, increased consumer debt burdens and reduced access to credit have placed unprecedented liquidity pressures on consumers. Identifying the most profitable consumers to acquire and retain will be critical to the long-term profitability of the enterprise.

Consumer credit behaviors continue to evolve under tightening lending standards and increased regulatory requirements. Gaining a robust view of the prospect population provides you with the needed information and tools to succeed in an increasingly competitive and dynamic marketplace.

Incorporating advanced analytics into your business processes will provide deeper insights into consumer credit behavior and facilitate better decisions:

**Enhanced prediction**
- Leverage unique generic modeling tools to broaden the acquisition strategy beyond risk
- Develop custom models to provide a complete risk-versus-reward view of a customer for enhanced decisioning
- Determine where opportunity exists for new prospects to maximize campaign dollars and profitability

**Refined segmentation**
- Create targeted profiles of prospects that will yield the greatest benefit to the organization
- Understand the total debt burden of the prospect base to assess viability and to create product strategies that will ensure repayment on your loans
- Identify microclimates of recovery for new growth opportunities and market share gains

**Optimized decisions**
- Increase book rates by tailoring offers to consumer interests and/or preferences while balancing organizational constraints
- Execute successful cross-sell campaigns that drive improved retention and increase customer loyalty
- Maximize customer relationships and increase brand affinity across multiple products by identifying only those internal prospects for a cross-sell campaign who will be both responsive and profitable

**Realize synergies for the greatest return on investment**
Maximizing business decisions throughout the account acquisition process, from prospecting to origination, can substantially improve business performance and enterprise value. Experian’s superior capabilities
in custom and generic model development provide enhanced predictive performance. Experian® also delivers consumer credit behavior insight with a comprehensive set of more than 800 proprietary Premier Attributes℠. In addition, Attribute Toolbox™ enables data access and custom attribute creation. In combination with these analytical tools, our optimization capabilities take lending decisions to the next level by ensuring treatment strategies — from marketing campaign channel determination to product and price selection at origination — deliver optimal business results.

Whether you’re assessing pricing for new accounts or identifying the right population for cross-sell campaigns, optimal decisions derived through advanced analytics deliver improved profitability to your organization. In addition, you’ll have the flexibility to quickly respond to dynamic economic and competitive market conditions and modify strategies appropriately.

Unique analytical tools to enhance your decisions
Experian provides a unique series of predictive analytical tools that can deliver increased business performance to your organization. Experian’s team of expert consultants assist you in selecting the right combination of tools to meet your specific business goals and objectives:

- **Scoring models** — A suite of modeling products for all areas of assessment during the acquisition process, including marketing analysis, customer risk, ability to pay and fraud management. Experian offers generic, pooled and custom scoring options to meet clients’ specific needs.
- **Custom Modeling** — Custom-developed modeling solutions align model prediction with client-specific performance metrics.
- **Premier Attributes℠** — More than 800 attributes can be used as input variables, which are effective for various segmentation analyses, decisioning and modeling processes. Premier Attributes offers the credit industry’s most robust credit attributes available today.
- **Decision Point℠** — Experian Decision Point optimization services leverage the advanced mathematical algorithms of Marketswitch Optimization℠ technology to maximize origination decisions, including contact channel, pricing and product assignment strategies, will improve profitability and performance.
- **Attribute Toolbox™** — This software enables data access to the credit bureaus and other data sources, supporting custom attribute creation and attribute management capabilities.

Our consulting services help ensure that maximum value is derived from your investments.

- **Model validation** — The model validation service quantifies performance of your current model(s) and can be used to assess the performance lift of a “challenger” model.
- **Business Intelligence** — Business Intelligence is a consultative offering that leverages Experian’s rich data sources and analytical expertise to provide insight for building strategies and solving specific business issues.

**Leverage advanced analytics for improved business performance**
Maximize your business processes and decisions across organizational initiatives to achieve improved performance. Gain a decisive advantage in an increasingly competitive marketplace.

**Contact us**
To learn more about advanced analytics that will positively impact your bottom line, contact your relationship manager at 1 888 414 1120 or visit www.experian.com.