Advanced analytical tools

Predictive analytics for enhanced consumer insights

As lending standards tighten and regulatory requirements increase, consumer credit behaviors continue to evolve. To succeed in an increasingly competitive and dynamic marketplace, you need a robust view of the prospect population.

Incorporating advanced analytics into your business processes gives you deeper insights into consumer credit behavior to 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 opportunities for new prospects exist to maximize campaign dollars and profitability.

Refined segmentation

- Create targeted prospect profiles that will yield the greatest benefit.

- Understand the total debt burden of the prospect base to assess viability and 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 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 internal prospects who will be both responsive and profitable for a cross-sell campaign.

Realize synergies for the greatest return on investment

Maximizing business decisions throughout the account acquisition process, from prospecting to origination, can improve business performance and enterprise value substantially. 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 1700 proprietary Premier Attributes.[SM]

Advanced analytical tools

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 — delivering 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 respond to dynamic economic and competitive market conditions quickly 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 your specific needs.

- **Custom modeling —** Custom-developed modeling solutions align model prediction with client-specific performance metrics.

- **Premier Attributes℠ —** More than 1700 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.

- **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 you derive maximum value 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 how our advanced analytics can improve your bottom line, contact your Experian sales representative today or call 1 888 414 1120.