

Tax Season Payment Indicator™

Maximize your tax season collections by using comprehensive credit data to predict your customers' ability and willingness to pay

What's the most common way Americans intend to use their tax refunds? In early 2019, 27 percent of survey respondents — including 38 percent of millennials — said they intended to use it to pay down debt!

January, February and March are critical months to engage with customers who are most likely to receive an upcoming tax refund and identify those with a willingness to pay. By deploying Experian's Tax Season Payment Indicator™, you can identify and capitalize on this important segment during this critical collections window.

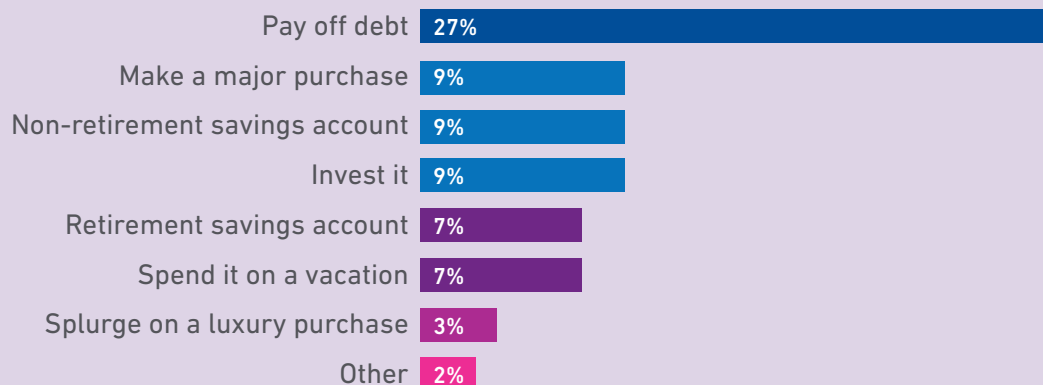
How does it work? Tax Season Payment Indicator uses Experian's trended data attributes to identify past-due customers who previously paid down their balance by at least 10 percent and made a large payment (\$500 or more) during tax season. We looked at the past two tax seasons to provide a complete picture of your customers' behavior during this time.

Use insight to fine-tune your collections strategies, including:

- **Refine your campaigns** by designing targeted offers for this segment.
- **Time campaigns** to be top of mind when customers receive their refunds.
- **Flag these accounts** for your agent to immediately identify them when they're on the phone.

There may be other uses as well. With our help, you'll be prepared to maximize your tax season payments.

How Americans plan to use their tax refunds¹



Survey respondents could choose more than one answer

¹<https://www.gobankingrates.com/taxes/refunds/what-americans-do-with-tax-refund/>; <https://www.gobankingrates.com/taxes/refunds/how-millennials-spend-tax-refund/#2>

Tax Season Payment Indicator™

Powered by Trended Solutions

For a more accurate behavior assessment, you must go beyond point-in-time data. You need to determine a consumer's credit behavior over time. Our Trended SolutionsSM product comprises 24 months of historical payment data at the tradeline level. Balance, credit limit and other historical fields are incorporated with tradeline-level data to determine who paid down their balances during tax season.

To find out more about Tax Season Payment Indicator, contact your local Experian sales representative or call 1 888 414 1120.

\$2,833

average refund
for taxpayers in
2019 tax season²

\$2,864

average refund
for taxpayers in
2018 tax season³

38%

of millennials
surveyed who said
they would use tax
return money to
pay down debt

²<https://www.irs.gov/newsroom/filing-season-statistics-for-week-ending-april-5-2019>

³Ibid