

# Trended Data

## Differentiating consumers through historical payment data

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For a more accurate assessment of future credit behavior, you must go beyond point-in-time data. Two consumers can have the same credit score, but one consumer's score could be moving up while the other's is moving down. To get a complete picture and identify insightful trends, you need to assess a consumer's credit behavior over time. Experian's Trended Data can help.

### Get the full story

Knowing a consumer's credit information at a single point in time tells only part of the story. You need to be able to determine if the consumer's credit behavior is improving or deteriorating over time. By analyzing historical payment data, you can establish if a consumer is showing signs of payment stress or demonstrating an increased ability to pay. Understanding how a consumer previously has used credit or paid back debt can help you more effectively manage risk, predict in-the-market timing or balance transfer activity, and design the best marketing offers.

### Unlock the power of trended data

Our trended data comprises 24 months of historical payment data on each tradeline. The data can be delivered on a credit report or used within custom attributes for prescreen and account management campaigns. But for you to get the most out of trended data, you need to quickly and easily identify the consumer's payment patterns and action on them.

### Hit the ground running

Experian® offers a full suite of trended data models and attributes that eliminate the need for you to spend time analyzing an enormous amount of information. With precalculated solutions, you can effectively act on the benefits of trended data, minus the hassles of analyzing it.

We have the expertise to help you:

- Offer the right products and terms to increase response rates.
- Determine upsell and cross-sell opportunities.
- Prevent attrition.
- Identify profitable customers.
- Avoid consumers with payment stress.
- Limit loss exposure.

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



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03/17 • 1224/2988 • 1060-CIS