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Premier Attributes℠

Get the insight you need with our best-in-class attributes

Are you looking to better understand consumer behavior? Premier Attributes℠ gives you access to more than 2,100 attributes across 51 industries. Our attributes summarize the essential data on a credit report to provide the most up-to-date information available.

Use the newest bureau data to address dynamic economic conditions

Today's lenders need attributes that allow them to identify consumer and industry trends quickly. We've designed every attribute to fully leverage available credit data, providing unsurpassed decisioning and greater precision in model performance.

New attributes are developed as new data elements become available. The result is sophisticated attributes that are aligned with the latest industry trends and provide you with unique consumer views at a more granular level than previously possible.

Confidently outsource credit attribute development and management functions to ensure that your decisions are based on the most up-to-date information available.

Greater predictive power and analytical precision in custom models

Premier Attributes gives lenders the most comprehensive set of attributes for superior custom model development. Benchmark models developed using Premier Attributes have shown consistent lift over models using other attributes.

In addition, Premier Attributes can be used across the Customer Life Cycle so you can:

- Design effective segmentation strategies
- Implement policy rules
- Combine them with scores for multidimensional decisioning
- Better understand consumer behavior through attribute analysis
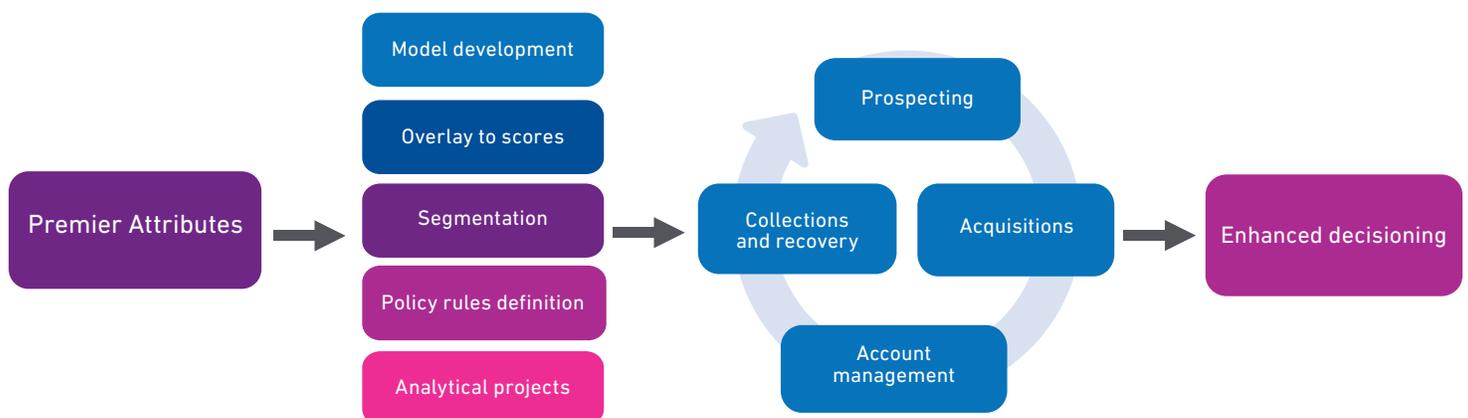
Attribute governance

Attribute governance is an integral part of model risk governance, but it can be complex. To ensure the continued integrity and stability of each attribute, we validate credit data elements monthly and monitor the performance of all attributes over time.

To help you stay ahead of regulatory requirements, Premier Attributes includes:

• Detailed, comprehensive documentation

• Ongoing monitoring and maintenance

• Continuous development based on economic, regulatory and data changes

Development continuum

Premier Attributes follows a consistent cadence of new releases to align with economic conditions, increased regulatory oversight and availability of new data elements.

Our commitment to ongoing development includes:

• The use of machine learning techniques to better understand complex data interactions and identify the most predictive filter combinations

• The addition of new industries relevant to today's lending environment, such as unsecured personal loans

• A new inquiry classification that deduplicates only auto and mortgage inquiries

• Derogatory attribute concepts that include worst-ever versus present derogatory status

• Collection definition variations that identify medical versus nonmedical and satisfied versus unsatisfied collection accounts

• Bankcard definitions from six unique industry classifications and new concepts like average balance

Add-ons

Adverse Action Attribute Mapping™ is a standard set of adverse action code descriptions for Premier Attributes that:

• Accelerates creation of reason codes and descriptions

• Promotes enterprise consistency by allowing all business units to utilize the same language

• Empowers business groups and consumers with easy-to interpret adverse action reasons

Version management

Comprehensive version release documentation provides information detailing the changes from version to version, as well as the rationale for and the impact of changes to existing attributes. This helps you make informed decisions when adopting a new version of Premier Attributes.

Take your decisioning to the next level

Our analytics team includes pioneers in attribute development with decades of expertise in developing both standard and custom attributes that have been analyzed, interpreted and validated for statistical performance.

For us, it's all about helping you make more profitable decisions while providing a positive customer experience. Talk with your local Experian sales representative today or call 1 888 727 8330.

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