

# Experian Archive Services

Increase profitability through better analytics

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How can you optimize your portfolio and assess your strategies? Analyzing consumer behavior over time can help increase profitability and reduce costs.

With our archived data, you can channel the power of historical data to:

- Make objective, consistent and efficient evaluations for customer acquisition.
- Strengthen your customer management and control.
- Increase the profitability of your current and collection portfolios.

## A wealth of historical information

Since 2001, Experian® has been retaining historical data on a monthly basis. Archived data consists of depersonalized Experian credit information which includes trade, inquiry and public record files. Additionally, attributes and scores are also returned. All data returned contains no consumer identification information, enabling you to analyze credit data without regulatory restriction.

## Predict, validate, test, improve

Use archived data to:

- **Market profiling and strategy assessments** — Understand how your customer segments have evolved with economic changes. Determine if new, more profitable customer groups now exist, or find emerging markets that provide new opportunities.

- **Develop custom scoring models** — Models deliver greater predictive ability when decisions are rooted in the historical actions of your customer base. Archived data gives you a historical view of your portfolio's behavior so you can establish criteria for risk and response models.
- **Validate and adjust criteria** — View patterns that may be developing within your portfolio, such as an increase or a decrease in risk. Use this knowledge to improve portfolio strength by changing scorecard cutoff strategies or policy rules.
- **Develop and validate custom attributes** — Use historical data to create and confirm custom attributes to manage credit limits, freeze accounts or prioritize for treatment strategies.
- **Conduct Champion/Challenger testing** — Test and evaluate scorecards and strategies to determine which are most effective.
- **Analyze nonresponders** — Improve your direct-mail programs' effectiveness. With archived data, you can compare the characteristics of customers who have responded to your offers with those who haven't and adjust mailing strategies accordingly.

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### Input options

Flexible input options are available. Provide us with a list of your customers and prospects, or we can pull a sample population. With greatly expanded analytic capabilities, we can generate a list for you based on demographic and credit criteria.

### Output options

Choose the output option that's best for you. Whether you need scores and/or require full raw trade data, we have flexible output methods.

- **Standard output** — All consumer identification (including other elements unique to a consumer and information allowing consumer identification) must be stripped prior to output to the customer or third-party processor. As such, no inquiries need to be logged to the file.
- **Additional Experian processing** — You provide performance or other data and we will append archive data, which will be stripped of consumer identification prior to output.

- **Additional third-party processing** — We send archived credit data with a match key (i.e., sequence number) to a third-party processor. This option requires a specific third-party processor agreement to be in place before the data can be released.
- **Additional client processing** — If you have a database of customer identification that contains performance and demographic data, you may assign a sequence number to each file. You must certify that you have destroyed the link between consumer identification information and the sequence number before we will return the appended credit data.

### Harness your portfolio's power

The more you know about your customer, the better you can manage your business. With archived data, you can generate powerful business intelligence to make smart, profitable credit decisions.

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