Product sheet

Experian Card Rate Attributes

Revenue lives in **how** your customers borrow

Some cardholders transact and pay in full. Others revolve, carry balances and generate interest income month after month. Experian Card Rate Attributes estimates each cardholder's card rate, so you know which relationships are worth targeting and can act before a competitor does.

Two cardholders. Same balance. Two very different opportunities.

Balances and utilization look alike across very different customers. One revolves at a high rate and earns you income. One pays in full and earns you almost none. Every competitor in the market knows where the revolving revenue is sitting, which is why 15-21 months at 0% APR is now table stakes for a balance transfer offer.[2]

The accounts most likely to take that offer are the ones generating your highest interest income. Treat them the same across pricing and retention, and you misprice your best relationships while overspending to defend your weakest.

Experian Card Rate Attributes estimates card rates, utilization behavior and the likelihood of the consumer being a revolver at the cardholder level.

"Nearly half of U.S. cardholders carry a balance at some point in any given year."

Federal Reserve, Survey of Household Economics and Decisionmaking, 2025.[1]

What it lets you do



Find the relationships that earn

Understand how consumer's behave at different rates so that you can target consumers with competitive offers.



Price to value, not volume

Segment and target customers that align to your pricing strategies.



Target the right ones

Spot customers that are revolving elsewhere and win back wallet share.

50+ attributes
with concepts that estimate

- APR rates
- On/off-us and card type segmentation
- Minimum and maximum APR rates across consumer wallet
- Limit on card with minimum and maximum APR
- Utilization rate of cards with minimum and maximum APR
- Likelihood of consumer being a revolver

1: Board of Governors of the Federal Reserve System, 2025. *Economic well-being of U.S. households in 2024: Survey of Household Economics and Decisionmaking* (SHED).
2: Balance transfer offer terms compiled from publicly available consumer card marketing from major U.S. issuers (Chase, Citi, Discover, Bank of America) as of June 2026.

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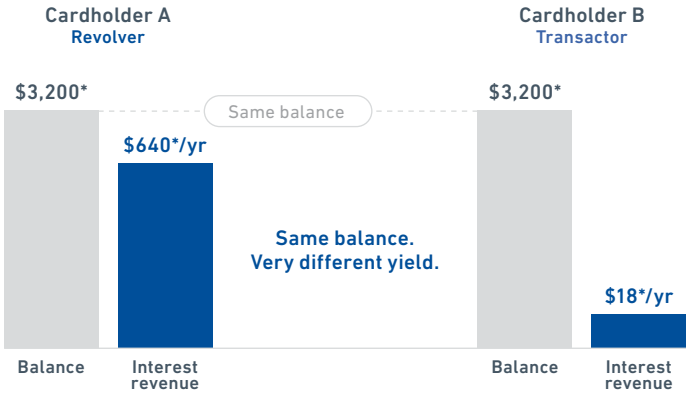
Why you can trust the estimate

Estimates are built using Experian's trended data, leveraging 24 months of real payment and balance history, and meet or exceed Experian validation standards.

Pair rate with wallet

Experian Card Rate Attributes allows you to analyze how much they can potentially earn for you. **Experian Card Spend Attributes** shows how much volume could earn. Together, in the only bureau-native view of cardholder economics. One complete view. Every decision.

Two cardholders, same balance — one is worth far more



*Illustrative figures

Learn more

Contact your Experian representative to start seeing which relationships actually earn.

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