Product sheet

Experian Card Spend Attributes and Experian Card Rate Attributes

One complete view for **every decision**

Most issuers manage what a cardholder spends and how they borrow as two separate conversations. 78% of U.S. cardholders hold multiple cards,[1] and how those cards perform together determines which consumers to grow and protect. **Experian Card Spend Attributes** and **Experian Card Rate Attributes** deliver a bureau-native view of cardholder economics, helping you grow, optimize and retain the right relationships.

The relationship you most want to keep is the one most likely to leave

Your most valuable cardholders, high spend and high yield, are also the ones every competitor is courting. Manage spend and rate separately, and this quadrant stays hidden inside portfolio averages: You can't grow it, price it or target it because you can't even see it clearly. Connect them and the picture resolves.

Why you can trust it, and why a competitor can't match it

The only bureau-native view of cardholder economics: spend and rate in a single integrated view. No consortium data. No stitching two vendor products together. Built using Experian's trusted credit and trade data with 245 million credit active customers, these attributes are built on bureau infrastructure that a consortium model can't replicate.

It also collapses what usually takes two separate vendor products into one complete view; fewer contracts, no reconciliation between mismatched datasets.



Learn more

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

1: PYMNTS Intelligence, 2025. *The credit economy: Top-of-wallet credit cards* (Collaboration with i2c).

Experian
475 Anton Blvd.
Costa Mesa, CA 92626
experian.com

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