Product sheet

Experian Card Spend Attributes

See the **full wallet**, not just **your share**

Every dollar your cardholder spends on a competitor's card is a dollar you could have won. Experian Card Spend Attributes estimates total card spend per cardholder and isolates your off-us share, so wallet opportunity stops being a guess and becomes a target.

The half you can't see is the half that decides

You see every dollar spent on your card. You don't see the three or four other cards it's spread across. U.S. cardholders carry an average monthly balance of $1,902 on their primary card, but just $929 on their third card.[1]

Position in the wallet is the difference between a relationship that earns and one that drifts. The calls that matter most, which customers to chase, extend or leave alone, get made on the hidden half of the picture.

Experian Card Spend Attributes estimates each cardholder's total wallet opportunity across on-us and off-us relationships, helps enable the ability to flag the accounts with high off-us spend and low wallet share: your highest-opportunity relationships, named.

"Providing intuitive and highly configurable credit products are no longer 'nice to haves.' They're a requirement to drive profitable growth."[1]

— Amir Wain, Founder and CEO, i2c

What it lets you do



See the full wallet

Total wallet opportunity per cardholder, on-us and off-us, and maximum estimated spend.



Target where spend shifts

High off-us spend paired with low wallet share: the accounts with the most room to move your way.



Aim every investment

Point acquisition, credit line increase, offer and engagement strategies at cardholder-level opportunity, not portfolio averages.

100+ attributes
with concepts that estimate

- Total active card count
- Total spend
- Maximum spend
- On/off-us and card type segmentation
- Limit on card with maximum spend
- Average utilization of card with maximum spend

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

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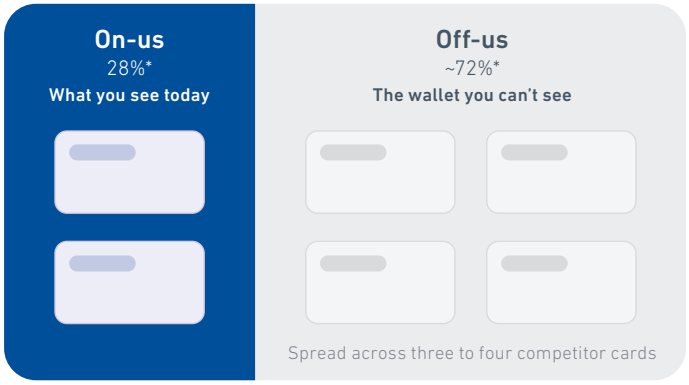
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Why you can trust the estimate

Estimates are built using Experian's trusted credit data with 245 million credit active consumers, not consortium contributions. The estimate comes from the source, not a stitched-together approximation of it.

Pair spend with rate

Experian Card Spend Attributes shows how much volume is in play. **Experian Card Rate Attributes** shows how much consumers are being charged. Together, in the only bureau-native view of cardholder economics, you see the full potential of your relationship and its potential. One complete view. Every decision.



Learn more

Contact your Experian representative to start seeing the full wallet.

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