

Retention TriggersSM

Get the data you need to keep your best customers

Do you want to minimize attrition? Save on acquisition costs? Build stronger relationships with your customers? Experian[®] can help. Keeping your profitable customers is much cheaper than finding new ones. Retention TriggersSM lets you grow customer loyalty by giving your customers what they need, when they need it. You'll receive daily alerts when your customers shop for new credit, open a new trade or list their property so you can make an immediate retention offer.

Know what your customers are doing — right now

Your customers receive offers of credit from your competitors every day. Some of them are actively seeking new credit. At any given moment, they may be considering shifting their business elsewhere or trying to open new lines of credit. What if you had immediate visibility into these credit events?

With Retention Triggers, part of Experian's Notification Services Daily TriggersSM you can respond to your customers' changing credit needs before it's too late. Every day, you'll receive a delivery of new trade, inquiry, property listing and public record information so you can offer your current customers additional services precisely when they exhibit specific credit needs.

With such fresh intelligence, you can take the most appropriate action by offering additional credit, a better interest rate or other incentives.

Make the right offer to the right customer at the right time

Retention Triggers' proven results can directly benefit your bottom line. Clients using daily triggers are experiencing drastic retention rate improvements. For example:

- One client successfully contacted 30 percent of triggered customers within 24 to 48 hours of the triggering event.

The save rate for those contacted was more than 70 percent, more than double the retention achieved from using internal metrics and scores.

- Another client found that triggered customers were 12 to 14 times more likely to close a mortgage than non-triggered customers. By contacting the customer within 48 hours of receiving the trigger, the client retained more than 80 percent of contacted customers.

Fast. Up-to-date. Reliable. Flexible.

Experian can give you the freshest inquiry information, with nationally updated daily notifications. And you have complete control over the customers you want to monitor. You can send an input list for monitoring or use a list extracted from our File OneTM database.

Keep the customers you really want

Retention Triggers helps you keep your best customers and simultaneously strengthen your relationship with them. By identifying and understanding your customers' credit activities, you can make smart, informed business decisions instead of just reacting.

Using this flexible tool is an effective tactic to carry out retention strategies in all segments of the financial services industry:

- **Mortgage and home equity lenders:** Connect with your customers when they list their property and start shopping for a new mortgage.

Retention TriggersSM

- **Credit card issuers:** Reduce attrition and build customer loyalty by managing credit lines and authorization parameters.
- **Credit unions:** Improve retention, control risk and maximize profitability.

Tailor triggers to meet your needs

Easily align daily triggers with your company's processes and credit policies:

- Monitor your entire portfolio — or selected segments.
- Choose from more than 100 precisely defined triggers.
- Set hierarchies and cool-off thresholds to limit the number of triggers received and filter out unneeded information.
- Enhance your decisioning process by appending scores and attributes to your triggers.

Value-added Credit Limit, Utilization and Balance Triggers (optional)

Credit Limit, Utilization and Balance Triggers is a group of triggers that can be added onto a Retention Triggers program to provide additional insight into a consumer's credit behavior. These value-added triggers provide a more granular view of key contributors to a consumer's credit score and allow you to employ retention strategies more effectively.

Our individual tradeline-level triggers provide the valuable data our clients need to make more profitable decisions:

- **Credit Limit Trigger** — Identifies directional changes to the credit limit amount
 - Understanding the amount and direction of a credit limit change is key to making healthy portfolio decisions.
- **Utilization Trigger** — Identifies percentage point changes to utilization
 - Having the insight into utilization change and the direction of the change gives you opportunity to employ a retention strategy.

- **Balance Trigger** — Identifies changes to the balance amount
 - Notification of a sudden balance pay-down on a student loan, from one reporting cycle to the next, provides you with the opportunity to consider the customer for a limit increase on the credit card they have with you.

In order to provide the highest degree of clarity, the Credit Limit, Utilization and Balance Triggers calculations are broken into account types. There are eight account categories:

- Auto
- Bankcard
- First mortgage
- Second mortgage
- Home equity line
- Retail
- Student loan
- Unsecured line of credit

The most comprehensive set of triggers choices

In addition to a flexible set of choices based on traditional credit data, lenders can also opt to receive triggers based on Experian's Clarity data, our industry-leading extended FCRA-regulated alternative credit data source. Clarity includes records on 60+ million consumers, and sheds light on nontraditional loans and lines, such as online or storefront, single-payment micro loans, auto loans and rent-to-own installment loans.

To find out more about Positive Triggers, contact your local Experian sales representative or call 1 855 339 3990.