

Timing is everything: Turn missed moments into revenue

1 The problem: the timing gap

In today's on-demand world, timing has become one of the most critical drivers of customer engagement. Yet many financial institutions are still missing the moment, delivering credit product offers after customers have already made their decision.

Missed moments = missed revenue.

50% of consumers say credit offers come after they've already chosen a provider.¹

Reactive outreach is driving lost share of wallet, reduced conversion rates and weakening overall brand loyalty.

2 The cost of waiting

When relevance and immediacy fall short, so does revenue, leaving institutions struggling to compete with faster, more agile customer experiences.

Delayed engagement = measurable revenue loss.² Missing just:³

Average revolving balance: \$6,730
Average APR: 22.83%
~\$1,500 annual interest per customer

1,000 customers = \$900K lost annually
5,000 customers = \$7.5 million lost annually

3 The shift: from reactive to real time

Winning institutions act in the moment, engaging customers when intent is highest and decisions are being made. By delivering timely, relevant offers, they turn fleeting opportunities into lasting revenue and loyalty.

Key opportunity moments:



Buying a home



Starting a new job



Managing unexpected expenses



Planning major life events

4 How to win: real-time engagement strategy

To win in today's market, financial institutions must shift to real-time engagement. This approach reduces friction, increases conversion and drives stronger customer relationships.

Embedded experiences: Deliver offers inside digital banking and fintech apps.

Predictive personalization: Anticipate needs before customers act.

API-driven ecosystems: Scale faster, integrate everywhere, act instantly.

The results?



Higher conversion



Increased share of wallet



Stronger lifetime value

5 Power your timing advantage with deeper data

Gaining a timing advantage starts with better data. With our attributes and advanced insights, you can move beyond static snapshots to predict intent and deliver more relevant, high-converting offers in real time.

Trended 3D™ data: See behavioral patterns over time, not just snapshots.

Premier Attributes™: Go beyond traditional credit signal.

Income and wage insights: Unlock affordability and intent with greater accuracy.

6 A partner you can trust

With Experian Partner Solutions, you can turn missed opportunities into measurable growth. Our capabilities help you engage customers in the moment, boost conversions and unlock new revenue streams, while strengthening long-term loyalty through more relevant experiences.

With us, you can:



Improve engagement with credit education solutions to drive monthly unique user logins up to 33%.⁴



De-risk your portfolio with up to 30% of customers jumping a credit band in 12 months.⁴



Get to value in as little as 30 days.⁵

Ready to learn more?

[Talk to an expert](#)

¹ Deloitte, Consumer Banking Survey, 2024.

² NerdWallet, Credit Card Interest Calculator, 2025.

³ Experian, Average Credit Card Debt Increases, 2025.

⁴ Experian Data, August 2025.

⁵ Actual time to achieve value may vary based on factors such as solution complexity, implementation scope and resource availability. The 30-day timeframe is an estimate and not a guarantee. Results depend on individual circumstances and may require additional time for deployment, integration and adoption.