

# Experian TAPS<sup>SM</sup> and EIRC for Revolving<sup>SM</sup>

Get comprehensive insights into a consumer's credit and revolving accounts

Maximizing portfolio profit while mitigating risk requires an investment in acquiring and retaining only those customers with the potential to deliver substantive revenue. Knowing a consumer's credit usage allows you to proactively start or expand your relationship with them and match them with the right products. Experian TAPS<sup>SM</sup> (total annual plastic spend) and EIRC for Revolving<sup>SM</sup> (estimated interest rate calculator for revolving credit) provide you with the data you need to make these critical business decisions.

Experian TAPS gives issuers a clear picture of customers total annual plastic spend "on-us" and "off-us" — a consumer's spend over the past 12 months for on or off the client's tradelines — by providing detailed attributes. These insights help you understand consumer credit card behavior, how you stack up against the competition and ultimately which offers will make an impact. This means you can determine profitability and focus your dollars on improving service, superior rewards and higher credit lines for customers likely to use them.

EIRC for Revolving is an estimated interest rate calculator for revolving credit card accounts. It's the first product to provide a highly accurate view of the estimated dollar amount of interest paid and the effective annual percentage rate (APR) on every credit card in a consumer's wallet. This new insight into both profit potential and price sensitivity allows you to improve universe selection, enhance product targeting and pricing, and optimize credit lines for prospects and existing customers.

## Experian TAPS and EIRC for Revolving across the customer lifecycle

- Understanding your customers
- Target higher-spending customers or prospects.
- Offer consumers competitive credit card rates.
- Prioritize marketing investment and boost response rates.
- Assign credit lines and line increases based on actual credit need and usage.
- More accurately project interchange income paid by merchants.
- Retain customers who contribute to your bottom line.



123 TAPS attributes  
+ 198 EIRC for Revolving attributes  
= 321 attributes combined

## Experian TAPS<sup>SM</sup> and EIRC for Revolving<sup>SM</sup>

### TAPS attributes



#### Total spend

The sum of a consumer's total spend over the past 12 months



#### Pay rate

The proportion of a consumer's average monthly balance that's spend



#### On-us and off-us spend

The total spend over the past 12 months for an individual on or off the client's tradelines only



#### Wallet share

Calculation of a lender's wallet share

### EIRC for Revolving attributes



#### Effective APR

Annual percentage rate



#### Interest amount in dollars

Average monthly interest paid



#### Revolving balance

Average six-month revolving balances



#### Highest / lowest APR

Percentage of revolving balances at highest / lowest effective APR

## The RIGHT credit lines and interest rates for the RIGHT customers

By combining Experian TAPS and EIRC for Revolving, you can find the perfect mix of attributes to target the insights you need to be competitive in the market. Where previously you may have only known a consumer's average plastic spend, you can now dive deeply to understand how a consumer manages their credit cards.

Do they only keep revolving balances on cards they earn rewards? Do their interest rates drive payment, spend or wallet share? Find the answers to these questions and the ones that keep you up at night by combining the power of Experian TAPS and EIRC for Revolving.

Using these insights is a competitive advantage allowing issuers to cut through the noise. Identify potential customers who present not only low risk, but also the potential for greater annual spend. Maximize profitability by offering larger lines to consumers who will use them. Align rewards programs or other incentives to generate additional spending. Create offers that move consumers and foster loyalty.

To find out more about Experian TAPS and EIRC for Revolving, contact your local Experian sales representative or call 1 855 339 3990.