Product Sheet

experian

Quest℠

Maximize profit from your existing account base

Portfolio management is a big job. You need to retain the right customers to manage delinquencies and increase your overall profitability — and we can help. Quest℠ lets you develop account management strategies by choosing from thousands of data elements including risk scores, income models, credit attributes, segmentation data, payment history, total annual card spend and estimated interest rate calculation. Take action on your portfolio with the help of Quest's standard and customized programs.

Manage risk

Actively manage the risk of your portfolio with regular account review. Identify the accounts that meet your risk threshold before they become delinquent.

Manage credit lines

Increase credit limits and adjust the price of accounts to reward your best customers. Offset your potential losses with a higher annual percentage rate. Employ credit limit restrictions for high-risk and delinquent accounts.

Manage early delinquency

Spend fewer hours recovering more dollars by identifying accounts with the greatest recovery potential. Combine risk, recovery and revenue models with collection-specific attributes to take the right action on delinquent accounts.

Evaluate portfolios for acquisition

Quickly determine the value of a portfolio for mergers and acquisitions.

Meet regulatory requirements

Comply with new laws and revisions to existing government regulations related to your portfolio.

Quest makes smart decisions simpler

- **Customized** — You can choose and create your programs depending on your needs.
- **Accurate** — Quest is backed by Experian's reputation for reliability and quality through best-in-class data.
- **Flexible** — Your program is run when you request it to give you what you want, when and how you want it.
- **Efficient** — Your program can be run in a completely automated environment.
- **Easy to understand** — Your customers are segmented by your predetermined criteria, and you receive results written in clear language and simple formats.

Below are select models and attributes available in Quest to help manage your portfolio:

- VantageScore®
- Bankruptcy PLUS℠
- Income Insight℠
- Experian/FICO® risk models
- Experian TAPS℠
- Custom models
- Account status
- Estimated interest rate calculations information
- Number of inquiries
- Number of open accounts
- All public record information

To find out more about Quest, contact your local Experian sales representative or call 1 888 414 1120.

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