

Credit Migration SolutionsSM

Migration capability identifies changes in consumer credit behavior



Experian's Credit Migration SolutionsSM can help you maximize your relationships with customers and prospects as their credit behavior changes over time. This capability can be used throughout the Customer Life Cycle to alert you to changes in consumer credit scores, credit balances, utilization and other attributes.

Powered by a market-leading technology from Experian, Credit Migration Solutions helps you acquire, retain and grow profitable customers while safeguarding your portfolio from consumers' accounts that are at risk. For collections, we deliver the most current contact information and changes in consumers' profiles that may indicate renewed ability to pay.

New business intelligence

As a forward-thinking lender, you know how valuable timely sources of business intelligence can be for evaluating consumer behavior, better meeting consumers' needs and maximizing profit. To help you manage relationships at every stage of the Customer Life Cycle, Experian® has launched a flexible, highly customizable credit migration capability that extends the abilities of our prospecting, portfolio management and collections products.

Monitoring changes in credit behaviors

Credit Migration Solutions monitors credit and other types of changes over time to reveal how consumers are performing and how their profiles are evolving. Comparing different points in time, the product signals when consumers meet predetermined thresholds for credit scores and attributes, such as changes in balances, utilization or delinquency behaviors. It allows you to set custom thresholds based on metrics aligned with your unique business objectives and strategies.

With this timely intelligence, you can implement your credit strategies immediately to maximize customer relationships while limiting risk. By knowing when a consumer's credit score or utilization increases or decreases to specific thresholds, you will be able to make a timely offer, change the credit limit or take other appropriate action.

Credit Migration Solutions helps reduce losses and increase profits by enabling you to:

- Acquire new customers, identify new entrants and cross-sell existing relationships more effectively by knowing when a consumer's credit behavior changes — empowering you to make the right offer at the right time
- Retain and expand relationships with profitable customers by understanding changes in their spending patterns and when they are shopping for credit
- Minimize risk exposure by knowing when customers slip to new risk thresholds
- Improve collections with timely new intelligence about changes in debtors' credit scores, balances, derogatories and other relevant data
- Streamline your prospecting, account management and collections processes

Market-leading technology

Our Credit Migration Solutions suite is driven by the industry's most sophisticated credit-marketing platform — Experian's Customer Prospecting and Portfolio ServicesSM system, which provides fresher data, faster processing, more robust analysis and greater decisioning flexibility.

Credit migration output can be delivered directly from the system or integrated with our daily triggering platform, a unique capability that provides an additional layer of filtering before alerts are dispatched to you.

Migration solutions for prospecting

Targeting prospects when they are motivated to buy can increase response and approval rates dramatically for your preapproved credit offers. With Credit Migration Solutions, you will know when prospects move into a risk profile that specifically fits your business strategy. Migration scores and attributes can be added to either of the following prospecting tools:

- **Batch delivery:** Prescreen Data MigrationSM uses Experian's Customer Prospecting and Portfolio Services database of more than 215 million consumers to deliver newly qualified prospects quickly for your preapproved offers.
- **Daily triggers integration and delivery:** Prospect Migration TriggersSM is an event-based solution that delivers the Prescreen Data Migration output to our Prospect TriggersSM daily triggering capability. Using the same delivery channel as your daily Prospect Triggers alerts, this solution identifies prospects who have migrated into your credit criteria.

Credit Migration SolutionsSM

	Prospecting	Portfolio management	Collections
Batch delivery	Prescreen Data Migration SM	Portfolio Data Migration SM	Collections Data Migration SM
Notification Services delivery	Prospect Migration Triggers SM	Portfolio Migration Triggers SM	

Migration solutions for portfolio management

Proactively managing existing customers can impact overall portfolio health at the retention and risk levels. Credit Migration Solutions identifies significant changes in customers' credit profiles that may affect how you manage risk, retention and cross-sell opportunities. This innovative tool provides weekly, monthly or quarterly migration data that can be delivered through the following platforms:

- **Batch delivery:** By providing targeted information about your customers based on key migration thresholds that you define, Portfolio Data MigrationSM for QuestSM helps you retain and grow your profitable customers while safeguarding your portfolio from those who are at risk.
- **Integration with daily trigger file:** Portfolio Migration TriggersSM helps you strengthen and expand customer relationships as well as spot customer credit problems before they impact profits. Migration data output can be integrated with an existing daily triggers program, utilizing your defined hierarchies and cool-off periods.

Migration solutions for collections

Credit Migration Solutions for collections monitors changes in debtors' credit scores, balances, credit

utilization, contact and location information, and many other consumer behaviors that are relevant and valuable to collections professionals.

The majority of consumers eventually emerge from their credit difficulties, but the time frame is unpredictable. Experian's solution alerts you to changes in a consumer's profile that indicate new contact information and positive credit changes that signal when to resume recovery efforts.

Batch delivery: Collections Data MigrationSM allows you to review your entire portfolio for significant migration events on a weekly, monthly or quarterly basis.

Accelerating improved performance across the Customer Life Cycle

Improve efficiency and performance at every stage of the Customer Life Cycle with features that allow you to:

- Set your own score and attribute thresholds as well as frequency in executing your credit strategies for prospecting, cross-selling, risk management, retention and collections
- Monitor an entire prospect list or your own portfolio — or specific segments of them — with no input tape required
- Utilize accurate, reliable risk models to monitor score changes

- Receive the freshest data directly from Customer Prospecting and Portfolio Services or integrate with Experian's Notification Services daily triggering hierarchy and cool-off system for further refinement

Experian's Credit Migration Solutions suite is flexible and fully customizable for a variety of uses and processing environments. As batch output or through Notification Services Daily TriggersSM our credit data migration capabilities can be tailored to align with and to enhance your business objectives.

Migration solutions to maximize every relationship

Experian's Credit Migration Solutions is your best resource for ongoing, complete evaluation of your prospect list, current accounts and collections portfolio. It leverages our state-of-the-art Customer Prospecting and Portfolio Services technology to provide timely, accurate information you can use to acquire new customers, maximize your existing relationships and reduce losses.

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

Experian
475 Anton Blvd.
Costa Mesa, CA 92626
T: 1 888 414 1120
www.experian.com

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