Trend View℠

Target the right consumers with the right offer at the right time

Experian℠

Attracting and retaining profitable customers is a challenge in today's competitive credit card market. With Trend View℠ from Experian, you can make the most appropriate — and profitable — offers to customers and prospects at precisely the right time.

A tool for account review and acquisition

Trend View unlocks the power of trending to help you progress from mass marketing to one-on-one target marketing. It provides unprecedented insight into the credit card usage patterns of your customers and prospects by appending revolutionary new attributes to your account review and acquisition campaigns.

Trend View provides clients with the ability to receive their data in accordance with their business needs. Data can be calculated to include trade information across all subscribers, or it can be customized by including or excluding their own accounts.

By knowing how customers or prospects are most likely to act, based on their past behavior, you can:

- Reduce attrition and build customer loyalty
- Increase the response rate and profitability of your credit offers
- Reduce churn rate by evaluating prospects before you solicit them

Target credit offers according to consumer behavior

Trend View extracts 24 months of credit card balance history at the tradeline level from Experian's File One℠ database. It also analyzes usage patterns at the card level as well as any patterns that exist between cards, with proprietary algorithms to identify the following consumer tradeline behaviors:

- **Rate surfer** — transfers balance from one credit card to another
- **Revolver** — carries a credit card balance from month to month
- **Transactor** — pays entire credit card balance every month
- **Consolidator** — transfers multiple credit card balances to one credit card
- **Nonactivator** — uses credit card only once
- **Seasonal user** — has credit card usage peaks and valleys

Use this insight to:

- Avoid consumers who are likely to transfer their balances before you reach your breakeven point

- Make special interest rate offers to consumers who display revolver behavior
- Build relationships with consumers who display transactor behavior by offering special rewards

Unique, turnkey capability

Trend View is the only trending service that does not rely on data warehouse snapshots. Experian® stores Trend View 24-month balance history data in a manner that fully complies with the Fair Credit Reporting Act. To you, that means:

- **Saving time and expense —** There is no need to maintain a large data warehouse or match monthly updates on a database
- **Improved accuracy —** Data reflects subscriber and consumer updates; monthly information is tied directly to the trade, eliminating matching problems
- **Timely information —** Data is stored by the date it was received, so late entries are not lost

Experian will deliver monthly Trend View balance history file updates. This will give you the benefit of the most up-to-date 24 months of balance history data.

Trend View attributes provide information about a customer's or prospect's payment behavior.

Rate surfer attributes —

Rate surfers frequently transfer balances from one credit card to another. This activity is identified by a similar change in two credit card balances within a comparable time frame.

Revolver attributes —

Revolvers have credit cards with revolving balances that change only slightly from month to month.

Transactor attributes —

Transactors use their credit cards and pay off the full amount every month. Transacting credit cards will have a wider range of balances over time.

Consolidator attributes —

Consolidators transfer their credit card balances from two or three cards to just one to take advantage of the best interest rate. This is similar to rate surfer behavior.

Nonactivator attributes —

Nonactivators open credit card tradelines but do not use them. The attributes count the number of never-activated and dropped tradelines.

Seasonal user attributes —

These attributes identify the peaks and valleys in usage across a consumer's credit cards. These peaks and valleys are found by totaling the balances across all bankcards for each month and then finding the lowest and highest values.

Trend View at the ZIP+4™ level —

A recent enhancement to Trend View allows attributes to be aggregated at the ZIP+4™ level, enabling card issuers to extend an invitation to apply rather than make a firm offer of credit. ZIP+4 allows credit issuers to target a group of consumers by attribute without logging an inquiry to their credit file. This is a less-expensive marketing option compared with traditional prescreen programs.

Make profitable offers with Trend View

Understanding a consumer's past payment behavior is crucial to developing a strategy for the future. Enhance the profitability of your account review and acquisition efforts with the power of Trend View.

To find out more about Trend View, contact your local Experian sales representative or call 1 800 333 4930.