experian™

Attribute Toolbox™

Elevate data intelligence for more effective decisions

Attribute Toolbox™ leverages customer relationship, income, fraud and other nontraditional types of data to enhance your risk-management processes.

Using traditionally developed scores is simply not enough in today's complex lending environment. Attribute Toolbox helps you tap into the wealth of credit and noncredit data available in today's market. The source-independent solution provides maximum flexibility and multiple data sources you can include in the calculation and management of your attributes — the core building blocks of scoring models.

Seamlessly merge datasets
Many data sources don't adhere to standardized formats, often limiting the impact data can have in the decisioning process. Attribute Toolbox retrieves and processes raw data from third-party sources, recognizing their native formats and extracting the desired information so you have a more accurate picture of your analytical environment.

Calculate attributes quickly and efficiently
Real-time data parsing combined with effective attribute calculations positions Attribute Toolbox as an integral component of your decisioning processes. For multiple requests, Attribute Toolbox can save you time by calculating and storing the data and results in an offline environment. A streamlined web browser interface provides coding flexibility without exhausting technology resources. These increased workflow synergies deliver results quicker and more cost-efficiently.

Leverage our world-class attributes
Experian's best-in-class Premier Attributes℠ and Trended 3D™ attributes have been standardized across all three major credit reporting agencies and can be delivered

within the Attribute Toolbox application. Combine your custom variables, along with Premier Attributes and Trended 3D to accelerate scorecard development and implement more predictive models.

Lower attribute management costs
Business analysts no longer have to rely on third parties to support attribute definition; they now have the freedom and tools to conduct these activities on their own. With the option to implement Attribute Toolbox within your organization or have us host the application, you now have affordable access to a wealth of data and calculated risk characteristics.

Manage custom attributes with easy-to-use interfaces
Attribute Toolbox enables a competitive advantage through the implementation of credit or noncredit attributes customized to your decision models. You no longer need to develop and maintain custom attributes with non–user friendly tools. Our innovative solution provides better insight into a customer's risk profile and the flexibility to make changes.

The web-based user interface simplifies access to attribute definitions. Minimal installation is required, reducing maintenance costs and facilitating greater collaboration across the enterprise. Tracking all saved definitions supports user-initiated rollbacks to previous versions. As a result, you can manage and validate characteristics in-house, resulting in more effective decisions, improved operational efficiencies and reduced origination costs.

Access aggregated data with Attribute Toolbox viewer

The ability to view and store raw data responses from the data sources allows a user access to segments, raw data elements, and calculated filters and attributes in a single application. This facilitates the understanding of key decisions.

Modular application promotes ease of integration

Based on a service-oriented architecture, you determine the needs Attribute Toolbox can address. Our solution permits scalability and minimal impact on existing applications and business processes with multiple deployment options. You can integrate an approach as basic as accessing data to proven attribute calculations into any business or technical architecture. Additionally, implementing predefined scoring engine options where preconfigured deployments can be delivered improves your decisioning process within days. You can use Attribute Toolbox right away, eliminating lengthy implementation timelines and accelerating your return on investment.

The technical expertise you need

Since we use Attribute Toolbox internally, our analysts understand how the application works in a real-world environment and how to quickly and efficiently implement custom attributes. We use the same tools as our clients, making us an ideal partner not only for support, but also for consultation on how to best manage your attributes.

Leverage market-leading applications

Part of the extensive workflow and decisioning application suite, Attribute Toolbox integrates with these powerful products and services:

- Premier Attributes — The credit industry's most robust, accurate and comprehensive set of credit attributes that enable organizations to make more strategic and data-driven decisions across the Customer Life Cycle. It provides consumer data at the most granular level for enhanced modeling opportunities.

- Trended 3D — While traditional attributes provide valuable insight into a consumer's behavior at a given point in time, our Trended 3D attributes analyze a consumer's behavior patterns over time. These trended attributes unlock valuable information hidden within the credit report, such as how much of a consumer's credit limit they typically utilize, whether they consistently revolve or transact, and how likely they are to transfer a balance. Trended attributes synthesize the 24-month history of five key fields found in a credit report: balance, credit limit or original loan amount, scheduled payment amount, actual payment amount and last payment date. With these new insights, you can understand not only what a consumer looks like now, but also how they got there.

- Business Intelligence — With a strong analytical focus, our Business Intelligence provides access to best practices, industry benchmarks and competitive market intelligence. Combining Business Intelligence and Attribute Toolbox empowers you to optimize your customer acquisition strategies as the market evolves.

About Decision Analytics

Our Decision Analytics business combines data intelligence, analytics, software and consulting to help you optimize profitability and improve performance. Our enterprisewide decisioning capabilities enable you to manage and mitigate credit risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies. Trusted by leading businesses worldwide, our Decision Analytics business provides the intelligence to make accurate and informed decisions to help you better manage your customer relationships.

To find out more about how our comprehensive suite of tools and Attribute Toolbox can easily integrate into your environment, contact your local Experian sales representative or call 1 888 414 1120.