Every cardholder in the U.S. can be mapped somewhere within this grid. It shows a consumer's total revenue generated through card spend and revolving balances. This view of the population should determine how much investment you make to acquire an account.

Summary

The economic downturn clearly indicated that a single point in time, or "snapshot," of a consumer's risk profile is insufficient to make credit decisions. Moreover, current lending practices are not generating the returns required by the market and investors.

To lend effectively and generate prerecession returns, a change equal to the impact of the regulatory environment or return on capital is required. Experian® has the experience with trended data to create the tools that lenders need for the new economic normal. Using Experian's trended data, lenders can quantify and characterize consumer behavior, which provides robust views of the consumer that can drive new and innovative strategies.

Trended data can:

- Differentiate two consumers who appear to have similar credit risk

- Identify high-risk populations before their risk score changes

- Add a new dimension in targeting the most profitable groups of consumers

- Differentiate the revenue potential of different consumers

- Add a spend dimension to segmentation

- Quantify wallet share

- Quantify the magnitude of change in payment behavior over time and group consumers by payment behavior

Experian has worked with lenders for many years to implement powerful strategies that minimize losses and increase revenues.

Trended Solutions℠ available:	
Trend View℠	Segment credit card behavior - identify revolving, transacting, balance transfer and consolidation activity
Experian TAPS℠	Quantify annual credit card spend
Payment Stress Attributes℠	Identify consumer payment behavior
Deleveraging Attributes℠	Identify consumers that are paying down balances
Quest Line Management Attributes℠	Capture credit limit changes
Short-Term Attributes℠	Quantify balance and utilization changes
Risk Stability Index℠	Determine the stability or trajectory of a consumer's risk score
Balance Transfer Index℠	Identify consumers who are likely to transfer balances within six months
EIRC for Revolving℠	Capture interest income and annual percentage rates on a consumer's credit cards