

# Premier Attributes<sup>SM</sup> Express

Better decisions at the point of application

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You want faster, more informed decisions. We want to help you make them. With Premier Attributes<sup>SM</sup> Express, you receive precalculated attributes through our hosted Decisioning as a Service<sup>SM</sup> platform.

Traditionally, when you request a credit report, you receive a credit score with raw data. Then it's up to you to determine how to interpret the data for any given credit application, potentially exposing your organization to unnecessary risk.

## How our product works

Simply select the attributes you want to receive on a credit report — anything from the number of trades to derogatory information. From there, the system will deliver precalculated attributes per your specifications.

Our hosted, online platform calculates the attributes for you, saving you time and giving you additional valuable information to use in decision-making. You'll benefit from:

- **Granular consumer insights** — You will receive detailed insights on each consumer at the point of application, so you can make real-time decisions based on the most complete consumer view available.
- **Tri-bureau data access** — Tri-bureau leveled attributes extend your decisions using any consumer credit data source via Attribute Toolbox<sup>TM</sup>, ensuring consistency across data from all three bureaus.
- **Consistent decisions** — Predefined and precalculated attributes ensure consistency for every application processed (compared with subjective decisions resulting from manual review of bureau reports).

- **Available across the Consumer Life Cycle** — Premier Attributes<sup>SM</sup> is available across the Consumer Life Cycle. The same attributes used in marketing to your customers (e.g., Instant Prescreen) can be returned during the acquisition process (e.g., credit application), ensuring a consistent view of the customer.

## A platform you can trust

By using Premier Attributes Express in our hosted Decisioning as a service environment, you can leverage:

- Sophisticated yet easy-to-use online features to enhance decisions.
- Minimal capital and internal IT expenditures, with hosted services that require no additional hardware or staff investments. Our development group will take care of all configuration, setup, coding and unit testing.
- Minimal implementation time to realize benefits — as quickly as two to four weeks.
- A proven mission-critical environment where you can respond quickly to market changes.
- The power of Premier Attributes, the industry's most robust and comprehensive tri-bureau-leveled credit attribute offering.

Product sheet

## Premier Attributes<sup>SM</sup> Express

From banks and credit unions to healthcare providers and collections agencies, hundreds of companies use our Decisioning as a Service platform to make better financial decisions. The addition of Premier Attributes Express to this hosted platform enables organizations to stay agile and continue growing in evolving and dynamic market conditions.

Incorporate Premier Attributes Express into your lending strategies. Contact your Experian sales representative or call 1 888 414 1120.