

Premier AttributesSM

Enhance your decisions and strategies with best-in-class attributes

Want to make smarter decisions? Premier AttributesSM gives you access to more than 1,700 credit attributes across 48 different industries. Our attributes summarize the essential data on a credit report to provide the most up-to-date information available.

Utilize the newest bureau data to address dynamic economic conditions.

Today's lenders require attributes that allow them to identify consumer and industry trends quickly. With Premier Attributes, every credit attribute is designed to take advantage of pertinent credit bureau data to enhance lender decisioning power.

New attributes are developed as new data elements, such as actual payment data and 84-month payment history, become available. The result is sophisticated attributes aligned with the latest industry trends. This access provides a fresh perspective and unique consumer views at a more granular level than previously possible.

Confidently outsource credit attribute development and management functions to ensure that your decisions are based on the most up-to-date information available.

Greater predictive power and analytical precision in custom models

Premier Attributes provides lending institutions with the most comprehensive set of industry- and account-level attributes for model development. Benchmark models developed using Premier Attributes have shown consistent lift over models using other attributes. Additionally, utilizing

attributes that have been precoded and tested allows organizations to accelerate the model development process while saving time and resources.

In addition to using Premier Attributes to develop custom models, lenders can incorporate attributes into analytical projects to pinpoint specific consumer behavior. This results in enhanced segmentation opportunities, score overlays and policy rule definitions for improved lending decisions.

Risk scores developed with Premier Attributes show a 5% lift in delinquent accounts captured in the lowest-scoring 20% of the population.

Patented tri-bureau-leveled attributes

Tri-bureau-leveled attributes enable efficient model development with highly accurate results — only one model on one attribute set needs to be developed to achieve consistent decisioning across all three bureau data sources. Creating a high-quality tri-bureau-leveled attribute set requires considerable time, knowledge and evaluation, as well as a keen understanding of tri-bureau data that is acquired through extensive testing, coding and validation. Our analytic experts have developed highly accurate tri-bureau-leveled attributes that have been analyzed, interpreted and validated for statistical performance and operationalized for immediate accessibility.

More than 85% of Premier Attributes are tri-bureau-leveled.

Attribute governance

To ensure the continued integrity and stability of each attribute, we validate raw data elements each month and track the performance of each attribute over time.

Our rigorous development protocol and documentation can stand up to today's regulatory scrutiny, with each filter and attribute backed up by comprehensive documentation.

Premier Attributes can be leveraged throughout the Customer Life Cycle to make strategic, data-driven decisions to:

- Maximize prospecting strategies.
 - Enhance account acquisitions.
 - Develop customer management strategies.
 - Improve collections strategies and prioritize collections.
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Development continuum

Premier Attributes follows a consistent cadence of new releases, aligned with economic conditions, increased regulatory oversight and availability of new data sources. This allows for flexible attribute-selection options that can be used in multiple applications and for various analytical needs to balance prediction with fair lending:

- Derogatory attribute concepts with collections and variations of collection exclusions (e.g., medical collections, satisfied medical collections).

- Equally predictive finance or Attribute governance.
- Utilization metrics with or without credit limit substitution logic.
- Exclusion of authorized user trades.
- Bankcard definition from six unique industry classifications.

Version management

Comprehensive version release documentation provides end users with information detailing the changes among versions, the rationale and the impact of changes on existing attributes. This helps organizations make informed decisions on adopting a new version.

Ease of use

We've taken the guesswork out of attribute selection — and we can save your organization time and money when creating models or analytical projects.

Our predefined core and industry-based attribute sets include data from multiple account types and provide lenders with the principal attributes for a variety of analytical uses.

Interested in Premier Attributes? Contact your Experian sales representative today or call 1 888 414 1120.