

Trended 3D™

Make more profitable decisions with trended attributes

Are you looking for innovative ways to grow your portfolio? You'll find them with Trended 3D™. Our trended attributes help you understand the unique pattern of each consumer's behavior over time so you can make more strategic decisions.

Enhance your decisions

While traditional attributes provide valuable insight into a consumer's behavior at a given point in time, trended attributes analyze a consumer's behavior patterns over time. These time-series 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.

Gain a competitive advantage

Get a deeper understanding of your consumers' financial behavior by using Trended 3D attributes across the Customer Life Cycle.

Trended 3D provides a more comprehensive view of your prospects' propensity to transfer balances, their utilization and payment tendencies, and risk profiles.

- Manage risk in your portfolio and improve predictive performance of scoring models by more effectively understanding the trajectory of a consumer's spending and payment patterns.
- Enhance segmentation strategies and fine-tune decisions for consumers who fall near your score cutoffs.

Benefits

- Reveal deeper insights into consumer behavior by measuring the rate of change and analyzing patterns over time.
- Improve scorecard performance by gaining a more complete view of credit behavior.

Uncover deeper insights into consumer behavior

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. Trended 3D classifies the types of insight derived into concepts so you can better understand the consumer's trajectory. Our Trended 3D categories include:

- Changes in balances over time
- Migration patterns from one tradeline or multiple tradelines to another
- Variations in utilization and credit limits
- Payment activity changes
- Balance transfer and debt consolidation behavior
- Behavior patterns of consumers who revolve versus transact
- Characteristics of delinquency patterns over time

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Take advantage of the newest machine learning techniques

Trended 3D leverages machine learning to better capture variable interactions that previously may have gone undetected. We used random forest machine learning to create the most advanced multidimensional trended attributes.

Proven attribute development and governance methodology

Attribute governance that can stand up to regulatory scrutiny requires:

- A rigorous and disciplined approach to attribute development.
- Complete, up-to-date, comprehensive documentation.
- Continuous monitoring and maintenance to ensure each attribute's continued integrity and stability.

Additionally, we follow a consistent cadence of new releases, aligned with economic conditions, increased regulatory oversight and availability of new data sources, so you can focus valuable resources on your business instead of managing attributes.

Leverage the power of Credit3D™

Trended 3D is the newest solution within Credit3D™, a suite of credit risk-management tools designed to help lenders translate enormous quantities of trended data into valuable insights. Credit3D is a holistic approach to lending that combines the power of the credit profile with the depth of trended credit data in ready-to-deploy solutions.

We're here to help you make more profitable decisions through innovative solutions. Start using Trended 3D today. Contact your Experian sales representative or call 1 888 414 1120.

Trended 3D key features

- Industries covered:
 - Bankcard and revolving tradelines
 - Auto loans and leases
 - Personal installment loans
 - Student loans
 - Mortgage and HELOC
 - Collection accounts
- Applied concepts include:
 - Balance magnitude and variation
 - Balance transfer activity
 - Debt consolidation
 - Delinquency patterns
 - Payment activity
 - Utilization and credit limit variations
 - Collection activities