

Credit Line Increase Program

Reward your members by anticipating spending needs and managing credit limits proactively

Increase spend, reduce attrition, anticipate spending needs, expand member value, generate interchange income, grow credit card portfolio revenue. Realize these benefits through proactively increasing credit limits.

The benefits of increasing credit limits proactively

Are you more conservative when assigning credit limits? This can mean your card limits are lower than those from other financial institutions. Do you have programs in place to manage your customers or reward them for good payment behavior? By being reactive, you rely on the customer to initiate a request for a higher credit limit. At that point, it is common to submit a new underwriting process to assess the customer's eligibility. Because of these challenges, customers often forego asking for a credit limit increase and instead use another card with a higher credit limit or more utility.

Proactively increasing credit limits is a crucial step in expanding customer value and creating credit card portfolio revenue. As limits are increased, most active members spend more, and attrition is reduced as a result of correctly anticipating spending needs. Interchange income is generated as a result of higher transaction volume, and additional interest income is generated from growing revolving balances.

By automating the decision process and implementing the right strategies, you can raise credit limits effectively, increase portfolio revenue and gain higher wallet share.

Expert consulting and analytics to guide you

Our Credit Line Increase Program provides the tools and resources you need to streamline the decision process, design the right strategies and increase credit limits effectively. We have more than 20 years of industry experience and provide the knowledge and expertise to ensure your credit line increase strategy is as effective as possible.

Using a proven consulting engagement model, our consultants leverage a wide range of analytical techniques and data assets to design data-driven strategies. By designing and implementing a comprehensive credit line increase program, you can ensure your credit card portfolio produces optimal growth.

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Our consulting engagement model

- **Project management:** Conduct a collaborative strategy-planning meeting with all key stakeholders to create milestone tracking documents
- **Client data capture:** Define the current performance of the credit card portfolio by determining the performance window and analyzing the data within the specified time frame
- **Introduction of data assets:** Review additional Experian data that identifies total card spending, estimated income, trended behavior and other data assets
- **Statistical evaluation:** Rank credit scores and attributes based on their ability to predict that an account will pay as agreed
- **Strategy development:** Generate a custom algorithm to identify qualifying customers and assign new credit limits

Experian's Global Consulting Practice

The Global Consulting Practice is a credentialed consultancy dedicated to creating measurable and sustainable value for organizations around the globe. We specialize in delivering deep analysis and recommendations to drive profitable business decisions. Our consulting team is comprised of former business leaders and consultancy advisors with years of operational and industry experience. Having overcome many of the same challenges you face today, they have real-world experience, combined with knowledge of global best practices and competencies. We take pride in helping you not only meet expectations, but also exceed them.

Let us help you increase your credit card portfolio revenue. For more information, please contact your local Experian representative or call 1 888 414 1120.