

# Credit Migration Solutions<sup>SM</sup>

for prospect marketing

## Products

### Prescreen Data Migration<sup>SM</sup>

Monitors and compares how a consumer's credit behavior changes between prescreen programs on a weekly, bimonthly or monthly basis. Based on your predetermined thresholds, get migration information on changes in credit score, credit balances, utilization and other attributes allowing you to be the first to market your product based on timely knowledge. Prescreen Data Migration<sup>SM</sup> lets you know when prospects have migrated, allowing you to better align resources with intelligent decisioning and opportunities. Output is via batch delivery.

### Prospect Migration Triggers<sup>SM</sup>

A new triggering option that provides migration information on a prospect's evolving profile. Monitors and compares how a consumer's credit behavior changes between prescreen programs on a weekly, bimonthly or monthly basis. Identical to Prescreen Data Migration, with the additional flexibility to integrate migration data with convenient delivery via Notification Services.

## Process

- Within Experian's Customer Prospecting and Portfolio Services<sup>SM</sup>, an initial prescreen baseline file will be processed and stored. You can choose desired migration thresholds and monitoring time frequency (weekly, bimonthly, monthly) for each score and/or attribute to be monitored. Customer Prospecting and Portfolio Services then compares the baseline to a comparative file at the desired frequency. All the names that pass your criteria and thresholds will be returned and will require you to make a firm offer of credit to each consumer name received. If a consumer does not pass your migration criteria, that consumer could stay on file for up to 30 days for comparison purposes.

- For batch-delivered prescreen programs, the **Prescreen Data Migration** elements will be appended to a flat file out of Customer Prospecting and Portfolio Services and delivered within a defined output layout. Standard prescreen delivery options will apply.
- For delivery with trigger notifications, **Prospect Migration Triggers<sup>SM</sup>** can be output directly via the daily triggers delivery platform or optionally filtered through any predefined hierarchies and cool-offs already set up within Prospect Migration Triggers, then delivered as part of the regular output.

## Applications

- Prospecting
- Credit line decisioning
- Up-sell strategies

## Data sources

- Generic and custom scores
- Experian's generic and custom attributes
- Demographic information from Experian's File One<sup>SM</sup> database

## Output options

Migration type	Migration rule	Output options	Examples
Value change	Increase/Decrease	Dollars, number, percentage	Aggregate balance of open bankcards > \$10,000
Percentage change	Increase/Decrease	Percentage	Total bankcard percentage utilization +/- 25%
True/False	Condition is met	True/False	Presence of mortgage

## Examples

**Challenge:** Identify potential customers' improved or deteriorating credit profile as they migrate into your acceptable lending criteria and risk levels.

**Solution:** Use migration data to assess a customer at the profile level for meaningful behaviors and be the first to market to them with a customized credit offer.

**Behaviors:**

- Significant decrease in balances and utilization ratios
- Delinquent trades that have decreased in severity or that have now become current
- Score shifts

**Challenge:** Enhance current marketing strategies to improve response rates and acquire more customers.

**Solution:** Incorporate transactional activity (to identify responsive consumers) with profile changes (from migration behaviors) to tailor and deliver your offer when a customer is in the market.

**Behaviors:**

- Presence of a mortgage inquiry or trade
- Significant decrease in balance and utilization ratios
- Score shifts

With Credit Migration Solutions, you can act on this information to get an offer to consumers as soon as they meet your credit criteria.

To find out more about Credit Migration Solutions,  
contact your local Experian sales representative or call  
**888 414 1120.**

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