

## Retention Triggers<sup>SM</sup>

Helps you retain your most profitable customers

**Customers come and — all too often — they go. Retention Triggers lets you know, as often as daily, when they're looking, what they're looking for and helps you keep customers by giving them what they want.**

### Hang on to what you've got

It's a busy, confusing world to credit consumers these days. At any given moment they may be considering (or are bombarded by) several different offers of credit from your competitors. With Retention Triggers from Experian, you can be poised to respond to your customers' credit needs quickly and meaningfully. You'll be alerted when your customers are inquiring somewhere else about additional lines of credit, so you can keep your valued customers and not let them go elsewhere.

### Do you know what your customers are doing? Right now?

Retention Triggers doesn't just tell you which customers have new inquiries, new trades or certain loans nearing term; it can tell you which customers were involved in those activities yesterday. And when you know, you can take the most appropriate up-sell action by offering additional credit, a better interest rate or other incentives. So you not only keep good customers but also strengthen the existing credit relationship you have with them. And, by identifying and understanding your customers' credit activities, you're also in the enviable position of not merely reacting but making smart, informed business decisions.

### Fast, fresh, reliable and flexible

Retention Triggers can notify you on a daily basis of inquiries and trades for less than the cost of needlessly reacquiring lost business. As the only company capable of supplying nationally updated daily notifications, Experian® can provide inquiry information to you within 24 hours of receiving it. If daily notification isn't necessary, Retention Triggers can notify you biweekly, monthly or quarterly — it's all up to you.

### Make the right offer to the right customer at the right time

Single-period triggers, a subset of Retention Triggers, lets you look at customer data at a single point in time. With single-period triggers you can identify customers who have very recently inquired about additional types of credit and take the opportunity to cross-sell within your existing portfolio. Single-period triggers are available monthly or quarterly and can be run with an account review program or as a stand alone process.

### No input tape required

The input list can be created from your tape, extracted directly from Experian's File One<sup>SM</sup> database or generated from any combination of these two methods. This gives you complete flexibility and simplifies the order submission process.



Timing	Marketing Triggers	Risk Triggers	Retention Triggers
<b>Weekly, biweekly, monthly or quarterly</b>	<p><b>Prescreen/Acquisition</b> A streamlined prescreen that identifies highly responsive, credit-active consumers for acquisition based on recent credit activity. Requires a firm offer of credit.</p>		
<b>Biweekly, monthly or quarterly</b>	<p><b>Cross-sell and up-sell</b> A custom account review that uses single-period Marketing Triggers to identify highly responsive, credit-active customers within a portfolio for cross-selling and up-selling. Cross-sell requires a firm offer of credit.</p>	<p><b>Account monitoring</b> A custom account review that can be used to identify customers within a portfolio who have new derogatory information.  Multi-period triggers provide data migration capability by tracking changes in scores and attribute values over time.</p>	<p><b>Up-sell</b> A custom account review that uses single-period Retention Triggers to identify customers within a portfolio who are inquiring about additional credit.</p>
<b>Daily</b>		<p><b>Daily account monitoring</b> An account monitoring tool that identifies, on a daily basis, customers within a portfolio who have new derogatory information.  Experian will provide notification of new derogatory information within 24 hours of receiving it.</p>	<p><b>Daily account monitoring</b> An account monitoring tool that identifies, on a daily basis, customers within a portfolio who have new inquiries or new trades.  Experian will provide notification of new inquiries and trade information within 24 hours of receiving it.</p>

**To find out more about Retention Triggers,  
contact your local Experian sales  
representative or call  
800 333 4930.**

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