

Experian Lift Premium™

Experian® offers an advanced credit score that aggregates the best FCRA-regulated data assets to unmask lending opportunities and deliver an all-new standard for predictive performance and accuracy.

Experian Lift Premium™ leverages Experian's vast proprietary data resources combined with select partner data to provide a wider lens and deeper view of consumers.

By pairing traditional credit data with alternative (expanded FCRA) data and advanced analytics, the underlying data assets offer the ability to score more U.S. consumers than any other general-use credit score while excelling in predictive performance.

It can act as both a specialty score for reaching credit-invisible consumers or a general-use score that addresses diverse needs across the credit life cycle.

Lift Premium leverages the elements below to create the most holistic view of consumer credit available:

- **Premier AttributesSM 1.2** — The credit industry's most accurate and comprehensive set of FCRA-regulated traditional credit data attributes.
- **Clear View AttributesTM** — Actionable credit fraud and data income insights sourced from Clarity's nontraditional lender data resource.
- **Trended AttributesTM** — Transforms 24 months of historical trade data into predictive attributes that cover payments, balances and more.
- **LexisNexis® RiskView Attributes 5.0TM** — Public records and proprietary data provides a broader view into risk, scoring, profitability potential and credit worthiness of consumers.

Predictive performance

Drivers of predictive results include quality and diversity of nontraditional credit attributes, proprietary machine learning model used, use of trended attributes and use of a more current data set for the model than most comparative scores.

The greatest overall driver of accuracy comes from the unique-decision tree modeling approach, which provides lift across all segments, including up to 2 percent predictiveness even on thick-file consumers, who have multiple tradelines on their credit reports.

As expected, it adds the greatest performance value among consumers historically not visible on traditional credit files. As expected, it adds the greatest performance value among consumers historically not visible on traditional credit files.

Score everyone



Drive growth



Optimize decisions



Drive top line growth with no change to your marketing strategy

When considering data only available to machine-learning and traditional scoring models, Lift Premium demonstrates up to a 10 percent increase in predictive power for consumers in this segment. That's on top of a nearly 50 percent lift in predictive performance that can be attributed to the addition of nontraditional credit attributes.

Universe expansion

Two FCRA-regulated data sources: Experian's Clarity data (offering insights on nontraditional or short-term loan data) and LexisNexis RiskView 5.0 (offering a comprehensive set of public records data) add to the visibility of critical consumer segments that have been difficult to reach.

Reduce risk with no change to your marketing strategy

		50,000	250,000	1,000,000
Baseline approvals	85.23% approval rate	42,614	213,070	852,281
Future approvals with Lift Premium	87.55% approval rate	43,777	218,883	875,530
Incremental accounts	Maintaining a 2.1% bad rate (over 12 months)	1,162	5,812	23,249
Incremental revenue	\$100/year over 5 years	\$581,225	\$2,906,125	\$11,624,500

- **Thin-file consumers** — The machine learning techniques leveraged to deliver a credit risk score for consumers previously on the traditional credit file but unscorable deliver a 4.7 percent performance boost and a new segment of scorable consumers to consider. Both the analytics model and the additional data sources turn millions of thin-file consumers into thick-file consumers, offering lenders the opportunity to reach entirely new market segments.
- **Credit-invisible consumers** — With roughly 250 million credit-eligible consumers in the U.S. population over 18 years old, approximately 16 percent have been invisible on traditional credit files. Lift Premium offers the ability to score more than 65 percent of this segment.

Increased approvals with decreased delinquencies

By increasing the number of scorable consumers, and giving you deeper insights with expanded FCRA data, you can approve more clients with confidence, without lowering your credit standards.

In addition, the greater insights and performance lift available on the thick-file consumers will allow you to reduce risk in near-prime or prime consumers that may have previously met your credit criteria.

As an example, one study based on the full Experian data set looked at consumers designated near-prime by a leading generic risk score. Of that segment, Lift Premium,

Product sheet Lift Premium™

with its advanced analytical underpinnings, was able to classify roughly 25 percent as prime and an additional 19 percent as sub-prime. Those additional insights allow for a more targeted approach and can deliver immediate results to your bottom line.

Support for regulatory compliance

As with all the other scores Experian offers, Lift Premium helps lenders comply with today's regulatory requirements, meeting the regulations from the Office of the Comptroller of the Currency (OCC) and the Federal Reserve (SR 11-7) Model Management Guidelines for the development and validation of models. All data are FCRA regulated and therefore disputable, displayable and correctable.

The score offers supporting documentation on the development, validation and implementation of the model that helps lenders integrate it easily into their environment. Also, the model is built in accordance with the National Consumer Assistance Plan (NCAP), ensuring that tax lien and public records data are eliminated as required.

Helping make the transition

Experian can provide expert analytics resources and a proven methodology to help you transition to Lift Premium or add it to your process to deliver results. ScoreShift Assist™ offers both the analytics and technical support needed to quickly access the power of Experian Lift, have confidence in calibrating the new score to your credit standards and reduce the burden of a change on internal resources.

For more information, speak to your Experian account executive or call 1 855 339 3990.

