

Lift Plus™

Delivering an all-new standard for optimized risk assessment.

Lift Plus™ is a composite credit risk score that draws on industry-leading mainstream credit data and FCRA-regulated alternative credit data to provide additional consumer behavior insights so you can more easily mitigate risk.

By pairing these insights with advanced analytics, you will have the ability to optimize decisions and drive growth. This score can act as a conventional score that addresses diverse needs across the credit lifecycle as well as a specialty score for gaining visibility into thin-file and underserved populations. Specifically, Lift Plus provides the degree of likelihood a consumer will go 90 days past due within the next 24 months — allowing you to better manage risk overall.



Deeper insights



Better risk assessment



Optimized decisions

Combined data for enhanced results

Lift Plus leverages the elements below to create a holistic view of a consumer's credit:

- **Premier AttributesSM**— The credit industry's most accurate and comprehensive set of FCRA-regulated traditional credit data attributes
- **Clear View AttributesTM** — Provides actionable credit, fraud and income data insights sourced from Clarity's nontraditional database
- **Trended 3DTM attributes** — Transforms 24 months of historical trade data into predictive attributes that cover payments, balances and more

Improved risk performance

It is very difficult to assess the true creditworthiness of consumers who lack sufficient credit history or who only have activity in the alternative finance space. If this type of consumer, who we consider "thin-file" or "unscorable" with traditional models, has short-term or high-interest loans in Clarity Services' credit database, Lift Plus includes that data to provide brand-new insights.

The addition of alternative data can show that many thin-file consumers may demonstrate strong credit characteristics with ability to pay, but have not been extended a traditional loan due to lack of credit history. Lift Plus assists in differentiating which consumers are worth saying yes to. In other words, you can offer credit to consumers who may have previously not met traditional credit standards.

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Drivers of risk prediction in the model include the quality and diversity of Clarity Services' expanded FCRA-regulated data, trended attributes, and the use of a more current data set compared to most composite scores. The expanded-FCRA credit data provides you with a deeper view of consumers so you can approve more clients with confidence without lowering your credit standards.

More insights = better risk assessment = smarter lending strategy

In addition to bringing new, creditworthy consumers to light, the advanced data Lift Plus offers enables you to optimize your decision-making process with enhanced risk assessment. With improved scoring accuracy, you can either increase approvals without incurring additional risk or maintain approvals while decreasing potential losses.

What's more, you have additional insights to put consumers into a riskier range who may have otherwise been seen as creditworthy.

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 Plus, with its advanced analytical underpinning, was able to classify roughly 7.8% as prime and an additional 19.7% as subprime. Those additional insights allow for a more targeted approach and can deliver immediate results to your bottom line.

Support for regulatory compliance

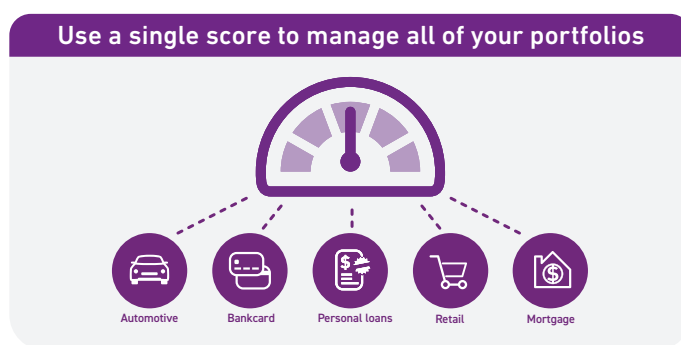
As with all other Experian scores, Lift Plus helps you comply with today's regulatory requirements, meeting the regulations from the Office of the Comptroller of the Currency (OCC) and the Federal Reserve (SR 11-7) Model Management Guidelines for the development and validation of models. All data is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

The score offers supporting documentation on the development, validation and implementation of the model that helps you integrate it easily into your environment.

Lift Plus is built in accordance with the National Consumer Assistance Plan (NCAP), ensuring that tax lien and public records data are eliminated as required.

Multiple portfolios? No problem.

For lenders who are active across more than one portfolio (e.g., auto, bankcard, personal loans, retail, mortgage, etc.), you no longer need to use different custom models for each. Lift Plus offers the advantage of using a single score to analyze consumers in each of your active markets. Not only does this lead to consistency across scoring/performance and a more efficient process, but you're able to better manage costs in your business, as well.



We can help you make the transition

Experian can provide expert analytics resources and a proven methodology to help you transition to Lift Plus as your primary score or add it to your current decisioning process to deliver improved results.

ScoreShift Assist™ offers both the analytics and technical support needed to quickly access the power of Lift Plus. You can have confidence leveraging our new score while maintaining your credit standards and reducing the burden of added analytics support on your resources.

Learn more about how Lift Plus can enable the smartest lending decisions possible. Contact your Experian Account Executive at 1 855 339 3990.