

# Unsecured Credit Debt Attributes

Transform fragmented unsecured credit behavior into a single view

## Today's unsecured credit challenge

Lenders are operating in an environment where unsecured credit behavior is evolving faster than data can keep up with. Traditional credit attributes provide broad visibility, but they don't isolate unsecured-only balances, limits, tradeline types or delinquency patterns.

This means lenders often make decisions with an incomplete picture of a consumer's true unsecured exposure. Experian's Unsecured Credit Debt Attributes changes this by consolidating unsecured tradelines into a single, actionable view that enables earlier detection of repayment stress and more confident, data-driven decisions.

## Reveal behavior with precision

Unsecured Credit Debt Attributes is part of Experian's consistent focus to align product innovation with evolving lending needs and built using the same proven methodology behind Premier Attributes<sup>SM</sup>. This targeted attribute set improves a lender's ability to interpret unsecured repayment behavior with greater clarity by capturing balance, credit limits and payments amounts. These insights directly support underwriting accuracy, more reliable debt-to-income (DTI) inputs and earlier identification of repayment concerns.

## Insight-driven credit decisions

As unsecured credit debt rises, these attributes provide the clarity needed to sharpen prescreen efforts, improve underwriting decisions and strengthen portfolio monitoring.



**Improve targeting and prescreen** strategies by isolating unsecured credit customers and filtering out early-risk profiles to boost campaign performance.



**Predictive risk indicators**, such as delinquency and utilization, support improved DTI accuracy, stress detection and early warning processes.



**Our attributes help provide faster, more confident** portfolio decisions driven by reduced manual analysis and a single view of unsecured credit tradelines.

## Attribute details

### New attributes developed

60+ attributes for unsecured credit debt behavior

### Attribute concepts include

- Unsecured trade counts and types
- Balances, credit limits and utilization
- Past-due amounts and delinquency signals
- Monthly and actual payment behavior
- Worst-ever status tracking

**Take your decisioning to the next level.** Contact your Experian representative today or call 1 855 339 3990.