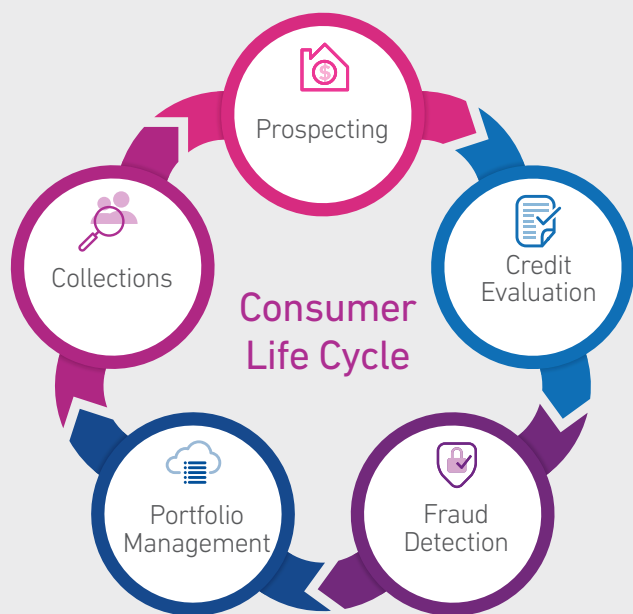


Consumer Credit Life Cycle

Solutions for the Entire Consumer Life Cycle



From prospecting to collections, and every stage in between, Clarity's solutions help lenders successfully navigate each stage of the consumer credit life cycle.



You don't have to choose between managing risk or growing your business – do it all with the industry's most relevant and predictive data.

With the combined power of Clarity and Experian at your fingertips, the sky is the limit.



Prospecting

- Clarity Prescreen Direct Mail Solutions
- Clear Prequalification™



Credit Evaluation

- Clear Credit Risk™
- Clear Advanced Attributes™
- Clear Recent History™
- Clear Bank Behavior™
- Clear Income Attributes™
- Clear Bureau Lite™
- Clear Bank Attributes™



Fraud Detection

- Clear Fraud Insight™
- Clear Fraud Attributes™
- Clear Digital Identity™
- Clear PC Fraud™



Portfolio Management

- Clear Portfolio Alerts™
- Clear Account Review™
- Clear Express Portfolio Review™



Collections

- Clear Profile™

Clarity Prescreen Direct Mail Solutions

Target your best credit prospects using industry-leading data.

Expand your lending universe and foster new acquisition channels with Clarity's prescreen direct mail solutions. You control the criteria, risk thresholds and size of your credit-based marketing campaigns.

Optimize your prescreen direct mail strategy by targeting the same (or lower) risk levels with a higher response rate.

With Clarity's prescreen direct mail solutions, you can connect with subprime consumers who are more likely to respond to your offers and repay.



Clarity has seen a rapid increase in prescreen campaigns utilizing alternative credit data from 2015 - 2018.

Benefits

- **Accuracy** - Ensure you are targeting the correct consumer population using the most predictive data in the subprime market.
- **Cost-effectiveness** - Optimize your consumer acquisition dollars by decreasing the cost per funded loan.
- **Flexibility** - Choose between multiple prescreen direct mail solutions best suited to meet your campaign needs.
- **Customization** - Tailor your prescreen direct mail campaign by allowing you to control your campaign specification parameters.
- **Efficiency** - Leverage Clarity's expertise and proven subprime prescreen direct mail process.

Why It Works

Experian's Clarity Services delivers unique direct mail solutions. Prescreen direct mail qualifies and segments potential prospects according to credit criteria, identifying consumers more likely to respond that are within your current risk threshold. Utilizing Clarity's exclusive alternative credit data with Experian's traditional credit data creates a comprehensive profile of consumers that enables you to mail confidently.

Contact us for more information.
727-953-9725 | ClaritySales@experian.com

1 Clarity Turnkey

This solution manages every step of the mail campaign. Once we understand your lending objectives, Clarity will combine alternative and traditional credit data to compile a final list based on your criteria.

Consult

Clarity collaborates with you to review your direct mail objectives and recommends initial sourcing criteria to identify the preliminary target mail segment.

Target

Clarity's analytics team refines prescreen criteria using alternative credit data and traditional credit data. The Clarity team collaborates with you to determine the size of the mailing and to select the final targeted population.

Execute

Clarity secures names and standardized addresses, performs opt-outs and data scrubs, and provides third party mail house with final file.

Evaluate

Clarity works with you to review the final targeted population post campaign to determine how to continue to expand and refine your audience in future prescreen direct mail offerings.

2 Clarity Turnkey Lite

This solution is ideal for lenders that have had experience in processing prescreen direct mail campaigns in the past and who understand how to determine the target population and criteria, but still want the added value of traditional and Clarity's alternative credit data.

3 Clarity Data Append

This solution is ideal for lenders with their own initial consumer source list and who are looking to append traditional and Clarity's alternative credit data for criteria selection. Adding Clarity alternative credit data will provide a comprehensive view of your target audience.



Clear Account Review™

A Portfolio Management Solution

Enables lenders to score, segment and target consumers in loan portfolios to minimize losses, increase retention and maximize profitability.

Clear Account Review gives you the ability to monitor your consumers' credit profiles throughout the life of the loan to manage risk. It enables you to identify negative and positive changes to a consumer's credit profile, allowing you to take timely action and make better risk management decisions.

Clear Account Review provides indications for risk, retention and financial improvements, allowing you to proactively work with consumers to manage debt.

Clear Account Review uses alternative financial services data on more than 62 million consumers. It provides full credit attributes on consumers for segmentation, comparison and strategy development.



Features

- Hundreds of predictive attributes that provide insight into a non-prime consumer's credit characteristics and repayment patterns
- Manage risk by identifying accounts that don't meet your risk thresholds before they become delinquent
- Identifies consumers with excessive inquiries and underperforming loans so credit limits can be adjusted or accounts closed to limit loss
- Efficient targeting of consumer groups with retention programs and credit limit increases

Benefits

- Reduce risk with deep insight into a non-prime consumer's credit profile
- Identify and engage with consumers who are at the highest risk of default to preempt delinquencies
- Improve ROI by increasing credit when a consumer's credit profile improves
- Increase credit limits to retain/reward the best consumers
- Retain more profitable consumers by identifying when they shop for a new loan

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Clear Profile™

A unique collections solution that searches Clarity's alternative financial services database containing over 60 million records for the most recent information on difficult-to-locate and thin-file or no-hit consumers. Clear Profile is a powerful data supplement for skip tracing, collection and litigation strategies.



The Clear Profile report includes unique and fresh data not available from other sources. Hundreds of lenders in the alternative lending space report data from consumer loan applications in real time, solely to Clarity. The report enables you to increase right party contact rates, improve collections prioritization using existing staff, reduce charge-offs, increase collateral repossessions and garnish wages. Clear Profile also allows you to exclude data that occurred before a self-provided date so you can obtain data within the time frame you need.



Features

- **Addresses** - The last three (3) addresses submitted by the applicant in previous inquiries to the Clarity system.
- **Phones** - The last three (3) phone numbers submitted by the applicant in previous inquiries to the Clarity system.
- **Employers** - The last three (3) employers submitted by the applicant in previous inquiries to the Clarity system.
- **Emails** - The last three (3) email addresses submitted by the applicant in previous inquiries to the Clarity system.
- **Banks** - The last three (3) banking institutions submitted by the applicant in previous inquiries to the Clarity system.

Benefits

- Compilation of information that may not be available to traditional bureaus.

Contact us for more information
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