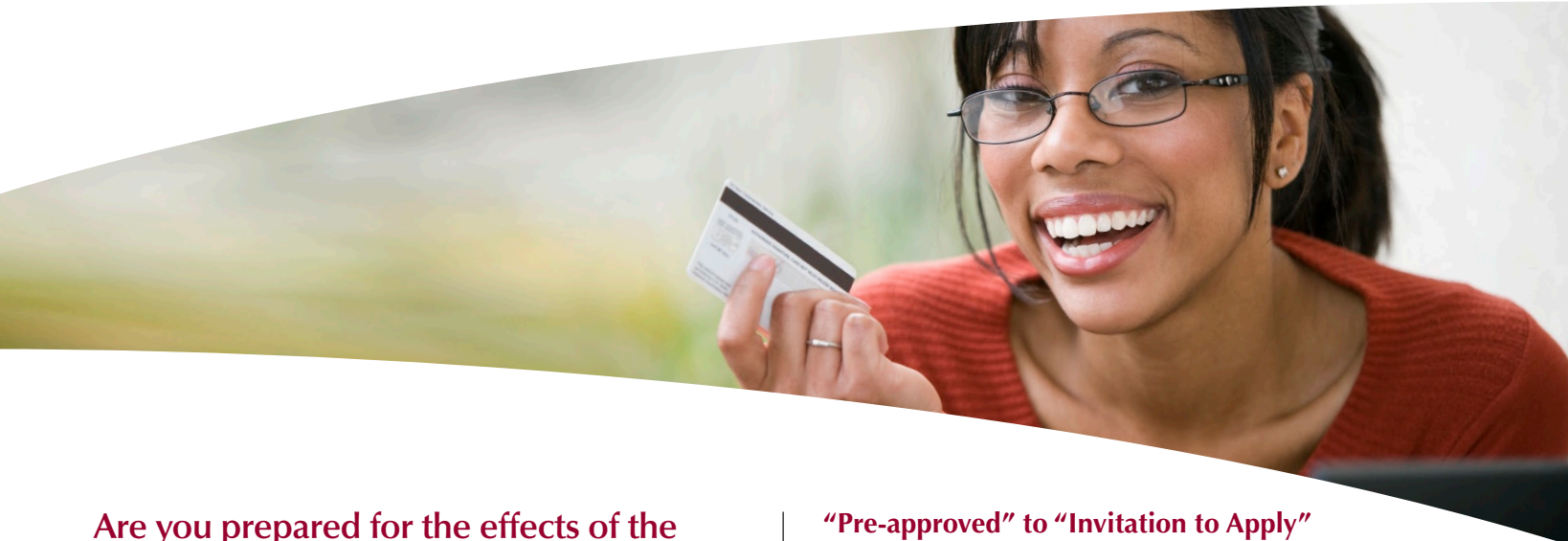


# LexisNexis® Invitation to Apply Consumer Attributes

Advanced Risk Assessment for Today's Credit Card Acquisition



Are you prepared for the effects of the coming legislative restrictions?

The Credit Card Act of 2009, effective February 2010, is going to:

- Drastically alter the credit card industry business model
- Revoke or limit some of the ways credit card companies currently generate interest and fee revenue
- Create the need for tougher due diligence on prospects for legal compliance

This more stringent legislation and current economic conditions will put added pressure on credit card issuers to find new ways to acquire profitable new customers and reduce risk and losses.

## **“Pre-approved” to “Invitation to Apply”**

In response to the Credit Card Act of 2009, many credit card companies are shifting from Pre-approved offers of credit to Invitation to Apply (ITA) offers. The ITA model allows lenders to decline an application after a prospect responds, giving lenders a chance to make a decision at the time of the application.

## **ITA Risk Assessment and Prospect Targeting Strategy**

As issuers replace Pre-approved offers with ITA campaigns, more efficient and effective Risk Assessment and Fraud Prevention will become a priority and a necessity. The only way to maintain or improve current revenue numbers in the midst of the coming restrictive environment is to proficiently target profitable new customers and avoid offering credit to potentially fraudulent prospects.

## **THE SOLUTION...**

### **LexisNexis® Invitation to Apply Consumer Attributes**

Designed specifically for the Credit Card ITA model, this intelligent data solution links multiple layers of consumer information drawn from the industry's largest proprietary data repository. The output is a revealing set of attributes that makes it easy for credit card issuers to reduce losses by accurately screening and assessing prospective customers for fraud risk and ensuring legislative compliance.

## Why do you need LexisNexis® Invitation to Apply Consumer Attributes?

Historically, credit card companies have been able to increase interest rates on existing balances to offset losses as consumer profiles change. But new legislative limitations on interest rate changes will reduce and eliminate some existing revenue sources. Without this solution, you are more likely to extend credit offer invitations to consumers that are higher fraud risks or to those that belong to an age-restricted class.

### An ROI-based strategy

LexisNexis® Invitation to Apply Consumer Attributes links multi-sourced information about consumers to provide valuable insights that help predict fraud risk potential. By helping you to easily pinpoint the higher-risk prospects up front, this powerful solution can help you experience a greater return on investment from your ITA programs.

### Rely on a trusted source

LexisNexis Risk Solutions has been providing complete and proven solutions for the credit card industry for decades. We understand the nuances of the credit card and financial industries, and we proactively develop solutions to meet the demands and challenges caused by the ever-changing financial landscape. We are also a team of experts dedicated to making sure that you are getting the most value from our data technology solutions.



## LexisNexis Invitation to Apply Consumer Attributes contains over 300 attributes within the following attribute categories:

- Property and Asset Information
- Derogatory Public Records
- Higher-Risk Address and Phone Attributes
- Identity Authentication Attributes
- SSN Attributes
- Evidence of Compromised Identity
- Identity Change Information
- Characteristics of Input Address
- Characteristics of Current Address (most recently reported)
- Characteristics of Previous Address (most recently reported)
- Differences between Input Address and Current Address
- Differences between Current Address and Previous Address
- Transient Person Attributes
- Non-Derogatory Public Records and Professional Licensures

## Are you prepared for the effects of the coming legislative restrictions?

Find out more—visit [risk.lexisnexis.com/ITA](http://risk.lexisnexis.com/ITA) or call 866.858.7246.

### About LexisNexis

LexisNexis® is a leading global provider of content-enabled workflow solutions designed specifically for professionals in the legal, risk management, corporate, government, law enforcement, accounting and academic markets. LexisNexis originally pioneered online information with its Lexis® and Nexis® services. A member of Reed Elsevier, LexisNexis serves customers in more than 100 countries with more than 18,000 employees worldwide.

### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions is the leader in providing essential information that helps advance industry and society. Building on the legacy of proven LexisNexis® services from the past 30 years, our cutting-edge technology, unique data and advanced scoring analytics provide total solutions that address evolving client needs in the risk sector while upholding high standards of security and privacy. LexisNexis Risk Solutions serves commercial organizations and government agencies and is comprised of several affiliated corporations, each offering premier customer-focused solutions. For more information, visit [risk.lexisnexis.com](http://risk.lexisnexis.com).

LexisNexis Invitation to Apply Consumer Attributes does not constitute a “consumer report” as that term is defined in the federal Fair Credit Reporting Act, 15 USC 1681 et seq. (FCRA). Accordingly, LexisNexis Invitation to Apply Consumer Attributes may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another permissible purpose under the FCRA.

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