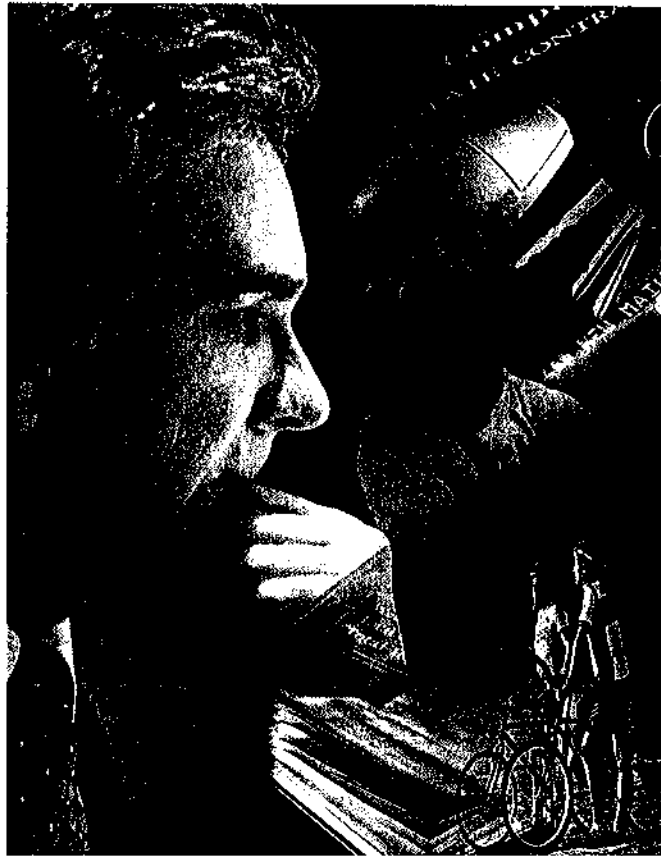


INSOURCESM Enhancement Services

Maximize the Power of Your Customer Information



Bring your customers and prospects into sharp focus with INSOURCE data enhancement.



Before INSOURCE Data Append

- Joan S. Public
- 345 Easy Street, Anywhere, USA 10000
- Last Purchase Date: 9/30/98
- Last Purchase Amount: \$237.46

After INSOURCE Data Append

- Age: 35
- Presence of Spouse
- Presence of Children
- Mail Order Responsive
- Household Income: \$75K - \$100K
- Occupation: Nurse
- Phone: (012) 345-6789
- Owns 1995 BMW
- Fitness Enthusiast

INSOURCE Data Unlocks

the Power of Your Information

Information is power. In business, those who harness the power of their customer information enjoy a competitive advantage in the marketplace. It's that simple.

That is what the INSOURCE Database is all about -- helping you gain a marketing advantage by providing you with an in-depth understanding of your customers and prospects. Learning their demographic make-up, product preferences, even how they prefer to spend their leisure time. INSOURCE data give you the insight you need to fine-tune your marketing plans and strengthen customer relationships. To ultimately maximize the sales potential in marginal and preferred customers alike. Most importantly, it gives you the power to improve the bottom line and grow your business.

The Ultimate
Enhancement
Database

Through the integration of enhancement data from both Experian and the former Metromail Corporation, we have created the ultimate enhancement source -- INSOURCE. Using our advanced enhancement process, we append INSOURCE data to the customer information you have already collected, turning it into a comprehensive marketing resource. By overlaying valuable consumer information onto your files, you gain a deeper understanding of your customers' characteristics and preferences. In turn, you can use INSOURCE data to segment your customers, then fine-tune your marketing messages, promotions and product mix to capture their attention. You also gain the insight you need to target prospects who "look" like your very best customers.



Attention Shoppers!

After years of lagging sales, executives at a growing regional department store chain began exploring new ways to increase cross-sell opportunities among existing customers and grow their overall customer base.

They began by tracking purchase information at the department level, but realized that the data they collected -- name, address and item(s) purchased -- was not enough to provide any actionable marketing insights. They needed a tool that could help them identify similarities among buyers from different departments.

That tool was INSOURCE.

Once INSOURCE enhancement data were overlayed onto their files, a much clearer picture of their individual customers began to emerge. INSOURCE provided a wealth of lifestyle information -- including age, occupation, income, hobbies, presence of children and others -- that they used to identify similar characteristics among customers. From here, a targeted direct mail campaign was developed based on insights from INSOURCE data. For instance, parents who had not previously shopped the children's department were now receiving Back-to-School mailers. And to help attract new customers, the store purchased prospect lists and mailed to individuals who "looked" like their very best customers.

To the executives' surprise, INSOURCE data also revealed that a disproportionately high number of customers were actively involved in sports and fitness. This insight resulted in fitness departments being added to all new stores.

Getting the Most Out of INSOURCE Data

To get the most out of the INSOURCE Database, it's helpful to understand what goes in to it.

We compile data from hundreds of public and proprietary sources to develop a comprehensive repository of marketing information on U.S. consumers. By combining this information into a single database -- the INSOURCE Database -- we can offer you customer and prospect information that is second to none in terms of breadth, depth and reliability.

The INSOURCE Advantage

Not all enhancement databases are created equally. When developing your marketing strategies, you need to feel confident that your customer and prospect information is as accurate and up-to-date as possible. Here are just a few reasons why INSOURCE is your best choice.

Depth and Breadth of Data

The INSOURCE Database provides coverage on 95 percent of all U.S. households, and includes more than 300 selectable data elements encompassing a wide range of consumer information.

Recency and Frequency

INSOURCE data is updated monthly, ensuring that you receive the most recent and accurate information possible.

Superior Match Rates

The breadth and depth of our data results in higher match rates and more efficient processing.

The following chart illustrates the valuable marketing insights you can gain by using selected INSOURCE data elements.

Desired Marketing Insights	Sample Data Elements
<i>Life stage, gender, ethnicity, affluence</i>	Individual and Household Demographics
<i>Wealth, lifestyle, service needs</i>	Property and Homeowner
<i>Life stage, affluence, leisure activities, service needs</i>	Motor Vehicle Ownership
<i>Affluence, lifestyle, hobbies, product preferences, direct mail responsiveness, education, occupation</i>	Self-reported Consumer Lifestyle and Interests
<i>Statistical patterns of consumer credit activity, summarized at the zip code level</i>	Summarized Credit Statistics
<i>Geodemographics, neighborhood trends, census statistics, financial trends</i>	Area Level Data
<i>Financial indicators, lifestyle trends</i>	Modeled Segmentation and Clustering Systems

Fast Turnaround

Standard orders are processed and fulfilled within two business days.

INSOURCE Online

The INSOURCE website features comprehensive product information and usage ideas. Visit us at www.insource.experian.com to learn how data enhancement can work for you.

Desktop Reporting

We put customer data analysis at your fingertips by bundling INSOURCE enhancement data with specialized software on a CD-ROM. Together they offer you multi-dimensional reporting options and a heightened understanding of your customers.

Dedicated Support Teams

Knowledgeable professionals are available to help you tailor our services to your specific business needs.

Customer Profiles

Designed to provide a complete picture of the individuals and households in your database, the INSOURCE customer profile provides valuable market information that translates into actionable insights.

Ancillary Products and Services

Experian offers direct marketers "one-stop shopping" convenience with a variety of information products and processing services.

The INSOURCE Edge

Nothing distinguishes the INSOURCE Database from the competition better than its ability to deliver the absolute "best record."

We build the best record using data owned by Experian and compiled from a variety of original sources. The data is combined and verified using Experian's proprietary logic then run through a dynamic, sophisticated prioritization to validate and combine every common data element in each record.

Our unique process allows us the flexibility to combine and tailor INSOURCE data to better meet your needs, with the resulting "best record" being comprised of the most definitive marketing information in the industry. This process sets us apart from other data suppliers, who typically rely on secondary data sources and are bound by various usage restrictions.

The sample INSOURCE record on the opposite page illustrates how we compile data from multiple original sources to develop the most complete picture of John Consumer and his household.

How INSOURCE Can Work For You

Anticipate future behaviors and buying trends of your best customers by appending INSOURCE lifestyle and product preference information.

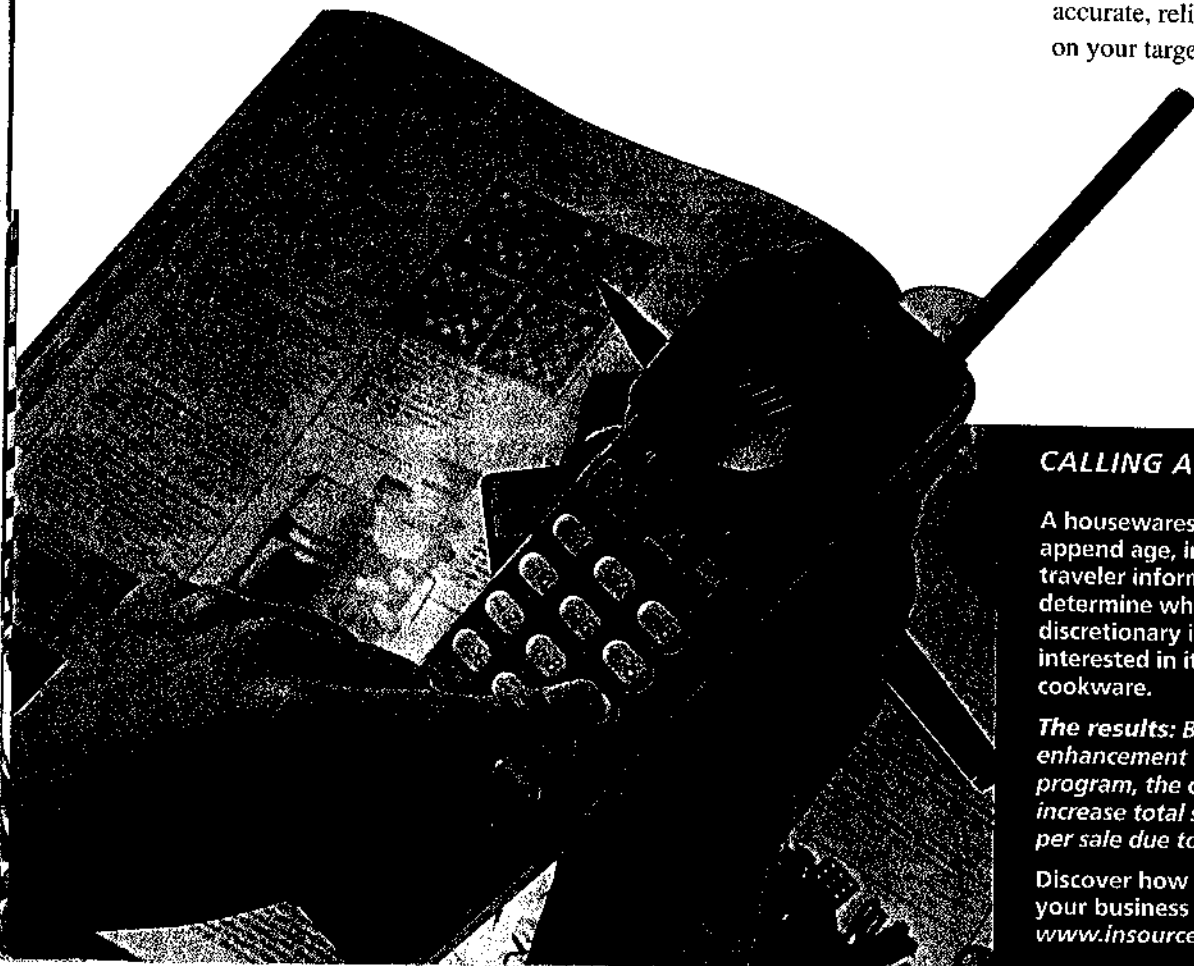
Raise response rates of your direct marketing campaigns by profiling your best customers and targeting new prospects who share similar characteristics.

Enhance the value of your list rental file by adding INSOURCE enhancement data, giving clients who rent your names more insight into your customer base and more options for selection.

Develop new products and services that appeal to your customers' needs and interests, based on the insights you gain from INSOURCE data.

Increase cross-sell opportunities and maximize revenue potential by using INSOURCE data to identify those most likely to be multi-buyers.

Modify advertising and marketing programs with confidence, knowing that INSOURCE has given you the most accurate, reliable and timely information on your target audience.



CALLING ALL CATALOGERS

A housewares cataloger uses INSOURCE to append age, income, hobbies and frequent traveler information onto its database to determine which customers have more discretionary income and are likely to be interested in its new line of specialty cookware.

The results: By incorporating INSOURCE enhancement data into its marketing program, the company was able to increase total sales and lower the cost per sale due to improved targeting.

Discover how INSOURCE can improve your business by visiting our website at www.insource.experian.com

THE BEST RECORD

1400 1/2

WHITE PAGES

1400 1/2

PUBLIC RECORDS

1400 1/2

1400 1/2

CREDIT RECORDS

1400 1/2

**PRODUCT REGISTRATIONS/
SURVEYS**

1400 1/2

1400 1/2

1400 1/2

**MOTOR VEHICLE
DATA**

**PROPERTY
RECORDS**

**MISCELLANEOUS/
PROPRIETARY
SOURCES**

Catalog Buyer

Likes to Cook

**MAIL ORDER
TRANSACTIONS**

The INSOURCE Database uses Experian consumer marketing information. The only information used from the Experian national credit file is consumer identification information. No individual credit information is included or used to develop any INSOURCE data element.