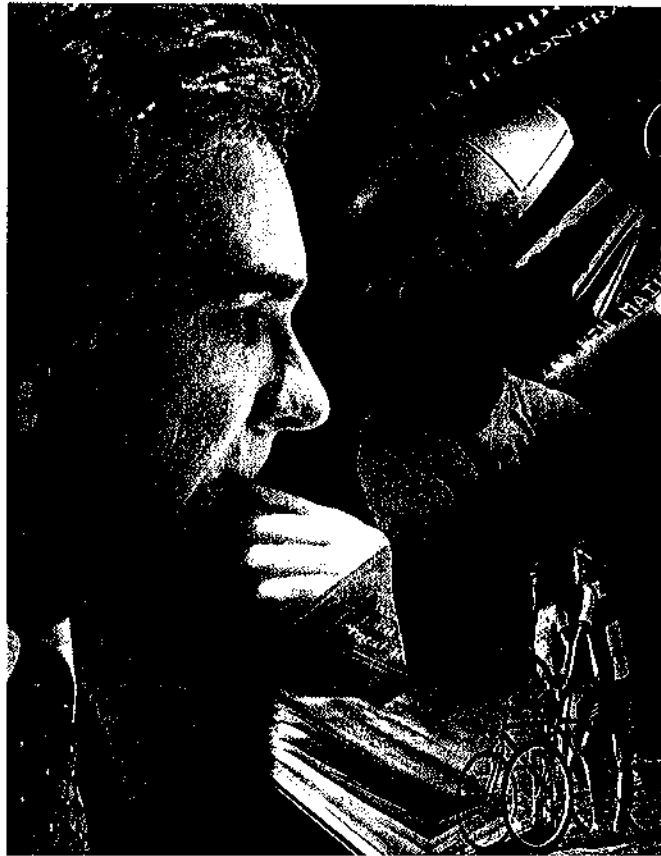


INSOURCESM Enhancement Services

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

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
Lifestage, gender, ethnicity, affluence	Individual and Household Demographics
Wealth, lifestyle, service needs	Property and Homeowner
Lifestage, affluence, leisure activities, service needs	Motor Vehicle Ownership
Affluence, lifestyle, hobbies, product preferences, direct mail responsiveness, education, occupation	Self-reported Consumer Lifestyle and Interests
Statistical patterns of consumer credit activity, summarized at the zip+4 level	Summarized Credit Statistics
Geodemographics, neighborhood trends, census statistics, financial trends	Area Level Data
Financial indicators, lifestyle trends	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

WHITE PAGES

PUBLIC RECORDS

CREDIT RECORDS

PRODUCT
REGISTRATIONS/
SURVEYS

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.

Value-added Services

In addition to enhancing your customer and prospect data, INSOURCE offers you a variety of value-added services to help you take your direct marketing efforts to the next level. Some examples include:

INSOURCE Prospect Database

The INSOURCE Database helps you identify common data elements among your best customers. Using the INSOURCE Prospect Database -- which is installed at your location -- you can target "look alike" prospects who share the same demographic characteristics, lifestyles and product preferences as your most profitable customers. It's an ideal way to grow your customer base.

Enhanced List Rental Fulfillment

We will enhance your database with INSOURCE data to make it more valuable -- both to you and to the marketers who rent your list. We can also clean and maintain your database and fulfill list orders.

Address Hygiene

Reduce undeliverable mail, increase response, and speed mail delivery. Our industry-standard hygiene services include:

- Carrier route coding using multiple databases
- National Change of Address (NCOA) Processing
- Delivery Sequence File (DSF) Processing
- Locatable Address Conversion System (LACS)
- Address Element Correction (AEC)

We also offer a full range of proprietary hygiene services that deliver results superior to standard services.

Experian Direct Tech is a non-exclusive licensee of the United States Postal Service for NCOA, LACS, AEC and DSF.

In-line Scoring Capabilities

Using your customer data, we can build a custom model that scores individuals according to their propensity to respond to your offer. Based on these scores, you can determine which records to mail or drop. You can even identify new prospects by processing your model through separate prospect databases. And it's fast. In-line scoring takes place within the normal processing sequence, keeping your job on schedule.

INSOURCE Reverse Append

Reverse append helps you build your customer database by turning telephone numbers -- or other identifying sources of information you collect -- into complete names and addresses, using the INSOURCE Database's advanced matching process and comprehensive consumer information.

Solutions From the Industry Leader

Experian is the world's premier provider of information management solutions, bringing you measurable results by turning comprehensive data and advanced processing services into innovative marketing solutions. Look to us for:

- Consumer and Business Lists
- Consortium Databases
- Analytical and Consulting Services
- List Processing Services
- Database Solutions
- Lettershop
- Desktop Marketing Systems

For more information on the INSOURCE Database, or any other Experian product or service, call your local sales representative or 1 888 446 3611, extension 5330.

MONEY MATTERS

A bank marketer uses INSOURCE demographic and behavioral data to cross-sell appropriate products and services. For instance, homeowners starting a family are likely to need investment services, IRAs, credit line extensions and credit cards.

The results: Using insights gained from INSOURCE enhancement data, the bank was able to create additional revenue streams by developing new financial products and modifying existing ones.

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

DATA GROUPINGS

INSOURCE is all about the intelligent compilation, appending and analysis of information. With coverage on 95% of U.S. households and more than 300 data attributes, you have unmatched data append options. No other enhancement resource compares in terms of breadth, depth and reliability of data.

Just what information is available in the INSOURCE Database? Following are INSOURCE data groupings and examples of just some of the available elements to select:

INDIVIDUAL AND HOUSEHOLD	EXAMPLES
Improves match rates by using the most comprehensive source of consumer names, addresses and basic identification information available.	<ul style="list-style-type: none"> ■ Date of birth ■ Presence of children ■ Estimated income ■ Gender ■ Ethnicity
PROPERTY	
A nationwide resource compiled from county recorded deed and tax assessor information.	<ul style="list-style-type: none"> ■ Homeowners ■ Length of residence ■ Sales price ■ Dwelling unit size ■ Renters
MOTOR VEHICLE	
Ideal for a wide variety of targeting applications; compiled from state motor vehicle agencies nationwide.	<ul style="list-style-type: none"> ■ Year ■ Make ■ Model ■ MSRP ■ Date of registration
TELEPHONES	
The most comprehensive source of telephone numbers, including a unique confidence code feature.	<ul style="list-style-type: none"> ■ Telephone numbers ■ Confidence codes ■ Time zone ■ Unlisted phone flag
DIRECT RESPONSE/CONSUMER RESPONSE	
Ideal for anticipating consumers' future spending decisions. Based on reliable consumer supplied information.	<ul style="list-style-type: none"> ■ Household lifestyle interests ■ Household product ownership ■ Mail order responsiveness ■ Education and occupation
SUMMARIZED CREDIT STATISTICS	
Proven to be a strong predictive variable in model development.	<ul style="list-style-type: none"> ■ Summarized credit statistics derived from the national Experian Consumer Credit File
SEGMENTATION TOOLS	
Advanced statistical models help determine likely consumer behavior.	<ul style="list-style-type: none"> ■ Smart Targeting Tools ■ US MOSAIC ■ P\$YCLE* Financial Markets
AREA LEVEL DATA	
Helps designate and define your customers' neighborhoods to understand the demographics and lifestyle similarities among them.	<ul style="list-style-type: none"> ■ Census ■ Geo codes ■ Latitude / Longitude
DATA BUNDLES	
Select an INSOURCE data bundle and receive a pre-defined data package that meets your marketing needs. INSOURCE bundles are convenient, economical and come in assorted arrangements.	<ul style="list-style-type: none"> ■ Advantage Data Bundle ■ Financial Bundle ■ Buyer Profile Bundle ■ Household Bundle

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Respect for Consumer Privacy

Experian developed its INSOURCE Enhancement Services consistent with its values approach to privacy. That means INSOURCE balances the marketers' needs with those of the consumer.

Experian is a member of the Direct Marketing Association (DMA) and actively employs both DMA and our own Fair Information Practices in offering INSOURCE Enhancement Services. To protect consumer privacy and to help you reach the most appropriate audience, INSOURCE Enhancement Services utilize DMA and proprietary mail and telephone preference information to suppress information on consumers who have requested not to receive direct marketing solicitations. The INSOURCE offerings are consistent with the guidelines and laws governing fair information practices and comply with Fair Credit Reporting Act requirements.



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