

CREDIT DATA + PROCESSING

Get there first with smarter credit marketing.

Altair combines tri-bureau depth with streamlined processes & analytics to power faster speed to market while maximizing efficient conversions.



Altair's credit data offering isn't just robust; it's built for action

Our **CreditReady** database pulls from all three major credit bureaus, plus public and alternative credit sources, giving you access to 5,000+ attributes that go far beyond basic score ranges. Daily refreshes. Trended data. Self-serve access inside **DataCloud**. And built-in compliance at every point.

But what really sets us apart is how we help marketers use that data with prebuilt models, prescreen capabilities, and real-time credit triggers that unlock performance, not just precision.

One Partner,
Multiple Data Sources



It's time to go beyond single bureau basics.

Most marketers juggle multiple bureaus and vendors—creating delays and blind spots. Altair unifies tri-bureau data, enrichment, and processing in one solution. Qualified to campaign-ready in days, not weeks.

- **Tri-Bureau as Standard** – Experian, Equifax, and TransUnion unified for the broadest, most reliable credit foundation.
- **Data, Enriched** – We add what bureaus don't provide: AVM/LTV, premium phone numbers & emails, veteran status and more.
- **Analytics That Keep Pace** – Faster insights and built-in campaign performance analytics drive faster decisions and optimizations.
- **Technology That Fits** – Modern APIs, seamless integrations, no IT bottlenecks, real-time alerts. Launch with speed.

Go from list pull to leads 3X faster.

The Old Way	The Altair Way
✗ Multi-vendor daisy chain	✓ Unified prospect database & processing
✗ Total timeline = 30-45 days	✓ Campaign-ready in 5-14 days
✗ Selections made before true visibility	✓ Apply suppressions, flags & logic upfront
✗ Delayed, siloed bureau insights	✓ Instant view of bureau audience overlap
✗ Scattered files, vendors & PII appends	✓ From blind to mail-ready with in-house PII
✗ Manual merge/purge by third parties	✓ Automated data processing built-in at scale
✗ 30-day delays for targeting changes	✓ Flexible criteria updates in 3 days
✗ Risky bureau coordination	✓ Synchronized, deadline-safe execution
✗ Typically limited to the big 3 bureaus	✓ Alternative data sources easily integrated
✗ No campaign history to reference	✓ Full cross-bureau campaign history

Put your plans into action with CreditReady.

Altair makes it easy to identify, qualify, and prioritize who to target across channels.

- **Target with depth** using 5,000+ credit attributes, including trended data and credit behavior indicators
- **Run firm-offer-of-credit (FOC) campaigns** with pre-screened, compliant audiences that hit your reach goals
- **Tap into our predictive models** for common use cases like mortgage refinance, personal loans, auto, and HELOC
- **Segment smarter** using attributes like transactor vs. revolver, installment loan presence, payment history, and more
- **Suppress or re-screen** your existing customers to avoid wasted spend
- **Trigger real-time messaging** with always-on credit alerts

We make credit marketing move faster

Altair doesn't just give you access to data. We help you use it at the speed of decision-making. Whether you need campaign-ready prescreens, always-on triggers, or instant lead qualification, we've got the tools—and the team—to make it work.

Let's build your credit data strategy together. Contact us at connect@altairci.com.