

Unlock insights and take action by leveraging the flexibility of the cloud

Investing in new AI and machine-learning science to develop expert analytics and modeling capabilities comes with its challenges. To build and maintain an internal data sandbox that powers necessary analytics tools can be costly, time-consuming and resource intensive.

Ascend Analytical Sandbox™ is a best-in-class advanced analytics environment built to deliver deeper insights, data visualization, business intelligence and model development. With on-demand access to the vast Experian® data universe — including 20 years of full-file credit data, commercial data, property data and other alternative data sources, alongside customer data — possibilities are endless.

With Ascend Analytical Sandbox, users can benchmark their portfolios against industry peers, identify credit trends and explore new product opportunities. Insights gathered are viewed and shared through interactive dashboards and reports. The secure, cloud-based analytics solution offers:

- Experian's exclusive data Fully integrates with first-party and third-party data.
- Best-in-class tools Empowers you to analyze and visualize data and build models.
- **Depersonalization** Removes consumer identification data to deliver a compliant analytics environment.
- Access to expertise Includes access to a dedicated Experian support team of experts in analytics and credit data modeling.



# Ascend Analytical Sandbox™

#### Fast, efficient, unlimited records

The largest lenders use Ascend Analytical Sandbox to build advanced analytics and modeling practices, which inform and drive decisions across all stages of the lending lifecycle for a range of industries — including credit card, personal loan, mortgage, auto and more. Once those models are built, they can be seamlessly implemented into production.

#### Plug and play

Build and maintain an internal data resource with the latest analytics quickly and efficiently.

#### User friendly

Access the most current data assets in a consistent format via a secure web interface without the need for retraining.

#### Scalable

Expand access to data, tools and capacity as your teams grow and business needs change.

### Configurations for a range of business types

The fully integrated Ascend Analytical Sandbox solution provides consistent architecture across all aspects of use cases, delivered in flexible configurations to meet various business needs.

#### Control your computing power

From upstart teams that need light, entry-level computing to dedicated compute clusters needed to meet heavy modeling demands, we have the right environment to meet your needs.

#### Manage your environment

Allow Experian to host your data in our secure cloud environment, handle your analytical needs within your own environment or get the best of both worlds with the flexibility of a hybrid environment.

#### Integrate seamlessly

Ascend Analytical Sandbox is the foundation of your analytics ecosystem. Connect it to already existing operations or build on your foundation by adding Experian Ascend Platform products to reach your business performance goals.

# Analytics use cases

The Ascend Analytical Sandbox can be leveraged for a variety of uses, including:

- Bureau inferencing Refine models, scorecards and strategies by analyzing trades opened by previous applicants who were rejected or approved but didn't move forward.
- Targeted marketing Design prescreen campaigns, evaluate results and improve strategies.
- Cross-sell Recognize opportunities for existing customers and how they might be working with other lenders.
- Peer benchmarking Compare current portfolio against peers and the industry overall.
- Recession planning Analyze areas where you can adjust your portfolio to prepare for an economic downturn.
- Collections strategies, stress testing and loss forecasting Identify customers who have the ability and willingness to pay debts.

# Product sheet Ascend Analytical Sandbox™

"Ascend Analytical Sandbox has improved our ability to identify trends and has provided key insights to help us create new marketing campaigns and deploy more effective risk-mitigation strategies."

— Large financial services organization

"Experian Ascend Platform with Ascend Analytical Sandbox is an industry gamechanger; we're completing analyses that just weren't possible before and we're getting decisions to our clients faster, without compromising risk."

 Senior Managing Director and Head of Model Development at a large financial services organization

## Experian Ascend Platform

Ascend Analytical Sandbox is our foundational solution available on the Experian Ascend Platform, powering integrated solutions that unlock data and advanced analytics across the customer lifecycle.

Experian Ascend<sup>™</sup> products are designed to be flexible and integrate easily into your existing technology stack no matter how you develop models, what data you use or which deployment applications you have in place today. Experian Ascend Platform works seamlessly with other Experian solutions, including Experian Credit Profile Report, Ascend Marketing<sup>™</sup>, Ascend Ops<sup>™</sup> for model deployment, PowerCurve<sup>®</sup> for decisioning and Ascend Account Review<sup>™</sup> for portfolio management.

For more information about the Experian Ascend Platform, including Ascend Analytical Sandbox, contact your Experian Sales Representative, call 855 339 3390 or visit us at www.experian.com/ascend.