

## Decision Insight<sup>SM</sup>

Speed application processing turnaround time and ensure consistency

**Automate instant credit decisioning by using preset rules customized to reflect your strategic credit policy while also providing the ability to cross-sell or up-sell commercial products at the point of customer contact to maximize revenue opportunities.**

### Decisioning and prescreening combined

Instant decisioning capabilities enable you to more efficiently and profitably initiate new customer relationships. You — and your customer — will benefit from improved customer service. In addition, by establishing specific rules that can automatically identify other products that may help your customer, you can quickly and confidently tailor your offerings to their individual needs.

### Take advantage of Experian's commercial and consumer data

Decision Insight<sup>SM</sup> gives you the power to manage applications from businesses of any size or structure, whether it's a sole proprietorship or a Fortune 1000 company.

### Instant decisioning

In today's fast-paced business environment, rapid turnaround is essential to retain and grow market share. To capitalize on every credit opportunity, businesses must be able to deliver approvals to creditworthy customers instantly, at the point of sale.

Benefits:

- Provides the competitive advantage of securing a decision online, in seconds
- Approvals are based on your policy rules

- Enables consistent, objective decisioning
- Determines your customers' creditworthiness with easy-to-understand risk classifications
- Saves time and money through reduced account acquisition costs and employee training expense

### Instant prescreening

Instant prescreening enables you to make the most of every opportunity to personally interact with your customers.

Benefits:

- Preapprove customers for a wide range of credit products
- Increase revenue by cross-selling products at the point of customer contact
- Increase market share, reduce acquisition costs and promote customer retention
- Reduce training costs and inconsistencies



### **Client-selectable rules**

Decision Insight offers a wide range of client-selectable rules designed around business-to-business application processing. In addition, you can take advantage of Experian's premier Intelliscore<sup>SM</sup> scoring solutions to strengthen the approval process.

### **Reports**

Automatically receive e-mail reports on the performance of your policy rules.

- Daily reports list all transactions
- Monthly reports show statistics of accounts qualified/disqualified for each decision rule

**To find out more about Decision Insight,  
contact your local Experian sales  
representative or call  
800 520 1221.**

*Experian and the Experian marks herein are service marks or registered trademarks of Experian.*

*Other product and company names mentioned herein may be the trademarks of their respective owners.*

600 City Parkway West  
Orange, CA 92868  
800 520 1221

©Experian 2004  
All rights reserved  
8130/2013 02/04

[www.experian.com](http://www.experian.com)