

Enterprise Decisioning Solutions

Using Strategy ManagementSM to support decisions at every stage of your customer relationships





Experian-Scorex helps organizations make more than **20 billion** decisions every year. With more than **600 solutions** already deployed for leading organizations in **more than 60 countries**, Experian-Scorex helps our clients to **acquire, manage** and **maximize** their customer relationships.

We work with clients in industries including:

- Automotive
- Banking
 - Credit card
 - Mortgage
- Retail banking
- Retail finance
- Telecommunications
- Utilities

Organizations have the opportunity today to be better informed than ever before about the aspirations, behavior and individual circumstances of their prospects and customers.

Information about existing and prospective customers has never been so plentiful or so easy to access, but the competition for their business has never been greater. Customers have become more demanding, more discerning and, ultimately, more unforgiving.

The key to attracting the right customers and building a profitable relationship is to recognize and treat them as individuals. This means making timely and appropriate decisions about every aspect of a relationship and being able to monitor and respond to each customer's changing circumstances.

Enterprise Decisioning Solutions from Experian-Scorex has been designed to help organizations achieve this goal and maximize their profitability. At the heart of the solution is our advanced Strategy ManagementSM decision engine, which, when combined with our highly predictive analytics and expertise through consulting, creates solutions that allow businesses to take control of their relationships, to connect with individuals and to make decisions that promote loyalty and growth.

Leading companies around the world rely on our Enterprise Decisioning Solutions to help them make the right decisions at every stage in the life cycle of their customers — from targeting and acquiring new business to day-to-day customer management and the continuing development of the relationship.



To successfully find, attract and begin a profitable relationship with the right customer, you need to maximize the intelligence available and use this to recognize and treat each prospect as an individual.

It can be a complex process when your organization is trying to balance efficiency, growth and profitability. Our solutions manage your origination process, helping you succeed with flexible and streamlined targeting, application processing and decisioning, which balance customer focus with your drive for business profitability.

Our solutions maximize the power of data, enriching it to give you the intelligence needed to target the right prospective customers and make fast, accurate and consistent decisions on applicants. You can treat each applicant as an individual, making an appropriate offer that meets the customer's needs as well as meeting the business objectives of your organization.

Find and acquire the right customers



- **Maximize the power of prospecting** with precise targeting to increase response and conversion rates
- **Select the right customers and meet growth and quality** targets by accurately assessing applicants to identify and select the customers that meet your targets
- **Enrich data** with links to internal and external data sources, including more than 70 credit bureaus
- **Create customer intelligence** with powerful predictive analytics
- **Increase conversion rates, revenue and generate loyalty** with a relevant and personalized service by creating individual pricing, terms and offers for each applicant
- **Reduce bad debt and losses** with accurate risk assessment and appropriate terms of business

Once an applicant has become a customer, you want to maximize that relationship. The key to success is understanding the behavior of each customer and then delivering consistent and relevant strategies that foster long-term relationships and, ultimately, profitability.

Again, data enrichment is a significant part of this equation. In the customer management environment, our solutions allow you to deploy behavioral models that deliver customer intelligence. With that knowledge, strategies can be developed that deliver individual customer control.

Strategies and customer management decisions can be proactive and reactive, including setting appropriate and timely strategies for risk, authorizations, debt management, communications and marketing.

Our solutions help you maximize the potential of your customer base at every stage of the relationship — from creating customer loyalty with tailored communication to the right customer at the right time to reducing losses by quickly identifying higher-risk customers and managing collections activity. Our solutions help you create and grow a profitable portfolio.

Manage and grow your customers



Manage

Maximize

Cross-sell

Up-sell

Collections

Recovery

- **Increase profitability and manage your customers according to their value** to balance business objectives and customer aspirations
- **Grow customer loyalty and increase usage** by consistent communication and targeting of the most appropriate and attractive offerings to each customer
- **Reduce closure rates** by identifying groups of customers with a high propensity for attrition and targeting appropriate management strategies
- **Improve collection strategies and reduce bad debt write-offs** by providing strategies consistent with the risk profile and activity

Strategy Management — the power behind Enterprise Decisioning Solutions



A complete decisioning solution

Every business is different, with challenges and opportunities unique to both your industry and your organization. Experian-Scorex creates a complete decisioning solution from our expert consulting, sophisticated analytics and advanced software. We partner with you to create the best solution and provide ongoing support to deliver operational and decisioning efficiencies and maximize the benefits gained.

Continual improvement in your business model

In an environment where competitive advantage is short lived, you need to respond rapidly to customer and market demands. Our Strategy Management software gives you in-depth understanding and insight with integrated analytics and strategy simulation to help you evaluate, evolve and prove your strategies in the analytical environment. This means that new and enhanced policies, scorecards, rules and decisions can be introduced to the operational environment with minimal risk.



An in-depth understanding of your business

To ensure that you maximize profitability in your dynamic business environment, you need timely and accurate intelligence available to you. Experian-Scorex reporting solutions deliver a series of best practice report modules that give you immediate access to your information at every level, from individual customer to summary data. With valuable business intelligence, you can gain an in-depth understanding of your business, identify future trends and forecast the impact of strategy on profitability.

A streamlined, efficient solution

Strategy Management software has been specifically designed to give you control, whether embedded within your IT infrastructure or provided as a hosted solution; each part of the suite of solutions allows you to build and enhance your decisioning business model. This reduces the need for manual intervention and allows your resources to become more focused on cases where manual intervention is necessary. Desktop control of both the operational process and the decisioning rule base allows you to react quickly to change.



Central consistent control

With the proliferation of channels, products and services, it has become increasingly important to instantly apply consistent strategies at every touch-point with the customer. Strategy Management software offers centralized control in the business user's hands with complete flexibility on the desktop to define, test and manage your business strategies without adding a programming resource. The platform-independent decision engine enables deployment across the enterprise for activation of the business strategies in the operational environment.

Enterprise Decisioning Solutions from Experian-Scorex

Experian-Scorex offers a range of Enterprise Decisioning Solutions to support your customer decisions at every stage of the relationship:

- Application processing
- Customer acquisition
- Customer management
- Collections management

For more information, contact your Experian-Scorex consultant or call **888 894 4695**.





475 Anton Blvd.
Costa Mesa, CA 92626
United States

Landmark House
Experian Way
NG2 Business Park
Nottingham
NG80 1ZZ
United Kingdom

Athos Palace
2, rue de la Lujerneta
MC 98000
Monaco

Global office locations include:

Canada
Denmark
Finland
France

Germany
Greece
Hong Kong
Ireland

Italy
Japan
Korea
Monaco

The Netherlands
Russia
South Africa
Spain

Switzerland
Turkey
United Kingdom
United States

Experian-Scorex and the marks used herein are service marks or registered trademarks of Experian-Scorex LLC.

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

© Experian-Scorex LLC 2006
All rights reserved
10/06

www.experianscorex.com

4135-1006CS