

## Strategy Management<sup>SM</sup>

Manage decision strategies consistently throughout an enterprise

Strategy Management<sup>SM</sup> from Experian-Scorex helps you improve the performance of your risk management, customer marketing and retention programs across the Customer Life Cycle. Strategy Management combines sophisticated analytics, modeling and simulation with the most flexible, easy-to-use business rules engine in its class.

### Winning business rules management system

In head-to-head comparisons and comprehensive analyses, clients choose Strategy Management as the leading business rules management system for supporting consistent credit-related decisions throughout an enterprise. Maximize profitability and achieve competitive advantage in the United States and global markets.

### More versatility than any other product in its category

Work in real time from your desktop, using an intuitive graphical tool to compare rules and strategies against business objectives and operating constraints and to develop optimal investment strategies before taking any action. Strategy Management helps you generate, implement and manage the most profitable strategies to balance risk and reward and outpace the competition.

### Take precise action with predictable outcomes

- A sophisticated business rules engine translates prospect and customer data into recommendations for action using current strategies, historical results and business policies

- Industry-leading scoring models transform the right combination of credit bureau data and internal attributes into an optimal ranking of strategies
- Behavioral scoring methods optimize actions targeting individuals or segments of customers
- Proven scenarios can be used across the Customer Life Cycle, from acquisition and portfolio management to collections

### Unsurpassed flexibility

- Design, test and implement decision strategies to quickly respond to changes in the market and new business opportunities
- Collaborate interactively with colleagues on strategy development
- Support for industrywide data sources and client data customized to reflect best practices and unique client needs
- Tailored installation works seamlessly in your operating environment
- Platform independent and scalable to support growth



### **Make more profitable decisions**

- Creates more consistent and efficient decision processes for managing customer offers across the organization
- Provides quantitative feedback about strategy and scorecard effectiveness to enable continuous improvements in decision strategies
- Reveals emerging trends in client portfolios to assist you with decisions that reduce risk and increase overall profitability
- Our strategy, data management and analytical experts help you maximize returns from your existing resources

### **Improve results with every customer interaction**

**Acquire new customers:** Improve the quality of your decision making by combining applicant data with external and internal sources, segmenting and applying distinct scorecards and policy rules. Accurately assess the potential value and risk of each new customer and tailor the terms of business to the accepted applicants according to their profiles.

### **Deepen customer relationships:**

Consistently tailor strategies and actions to grow customer loyalty, identify cross-sell and up-sell opportunities, improve retention and manage customers.

### **Minimize bad debt, collections and**

**charge-offs:** Effectively structure product limits, credit line decisions and collections activities to create the most favorable balance of risk and reward.

### **Market-leading solutions**

Strategy Management is also the decision process engine underlying our other market-leading platforms.

**Transact SM<sup>SM</sup>** — The flagship of our Acquisition Solutions, Transact SM<sup>SM</sup> gives you flexibility to make profitable, accurate customer acquisition decisions. Automate tailored workflow capabilities to enable fast action based on your unique requirements.

**Probe SM<sup>SM</sup>** — The flagship product of our Portfolio Management and Collections Solutions, Probe SM<sup>SM</sup> provides flexible capabilities for better understanding the customers in your portfolio. It gives you the power to make faster, smarter decisions to manage customer relationships.

**Marketswitch Optimization<sup>SM</sup>** — Match every applicant with the optimal terms, products, offers and strategies.

### **To find out more about**

### **Strategy Management,**

**contact your local Experian-Scorex**

**sales representative or call**

**888 894 4695.**