

Experian's Ascend Commercial Suite™

Overview

Risk managers seek ways to differentiate themselves in an increasingly competitive world without compromising security and compliance standards. Advanced analytics with quality big data are crucial enablers to help with the overall goal to drive growth while managing risk, and address the evolving needs across the customer lifecycle.

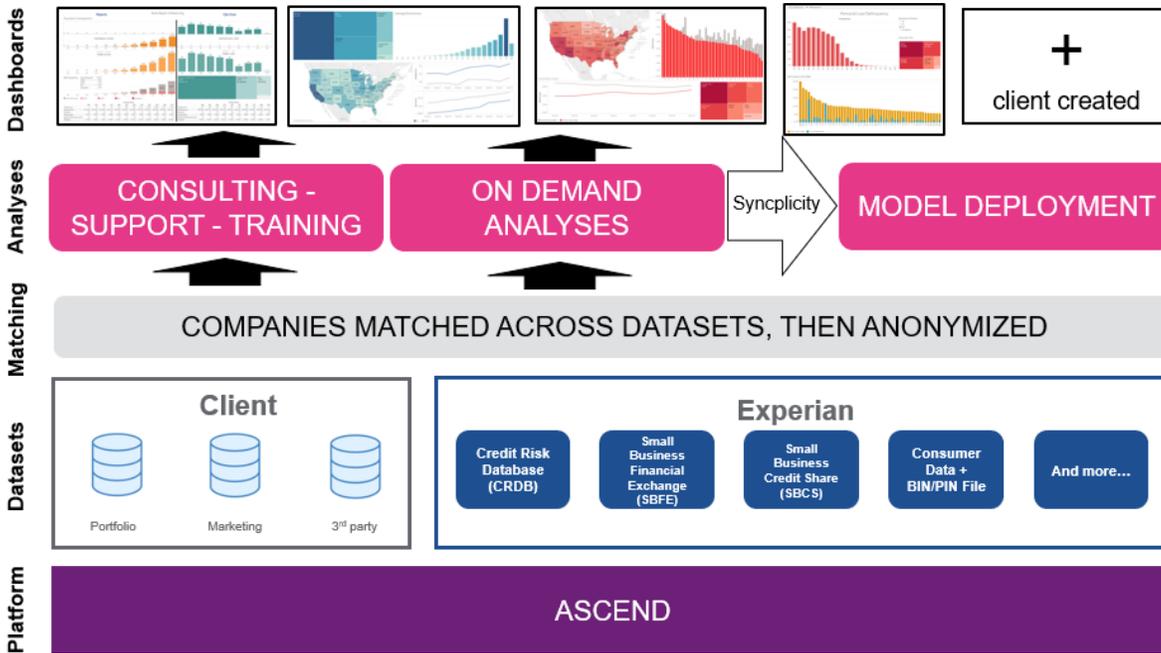
Experian's Ascend Commercial Suite is a technology platform enabling Experian's Analytical Sandbox, Benchmarking, and Ascend Data Services. It is our integrated state-of-the-art hybrid cloud solutions to power opportunities. These solutions leverage the power of our data environment based on multiple data sources, to provide clients on-demand analytical insights to develop and validate new models, execute quickly on key business strategies and decisions, and optimize marketing strategies and portfolio management.

- Experian's Analytical Sandbox is our industry-leading cloud-based data and analytics solution that offers flexibility in addressing clients' needs. It's a one-stop-shop for insights, model development, and results measurement, and gives our clients built-in access to Experian's proprietary data and other high-value industry data sets quickly.
 - **SX:** Advanced analytics capabilities including a robust library of attributes and 'off-the-shelf' scores that can drive deeper insights and improved outcomes
 - **PX:** The most comprehensive set of advanced analytics resources available to drive insights, advanced model development, and results measurement
 - **PXE:** The same comprehensive advanced analytics resources with advanced environment control
- Benchmarking provides a comprehensive Tableau view of all data and access to multiple data sets (for SBFEE members only). Clients can compare their portfolios against peer populations, create peer grouping, and analyze new market segments for potential expansion.
- Ascend Data Services is a delivery method that enables the flow of linked data into a client-owned environment, for clients who want to run analytics using their own software tools.

Experian brings together a range of software capabilities for our clients. We enable both Experian client and 3rd party data sets, paired with top analytical tools for clients to meet their risk and analytical benchmarking needs.

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How the Sandbox brings data and analytics together:



The business challenges our clients use Ascend to solve

Portfolio performance and monitoring

- Tableau connected to our data allows the creation of dashboards to better monitor your performance and quickly identify areas of strength or concern without having to run custom reports every month

Model development and validation

- Monitor existing models, develop new models in order to improve risk profiles of new accounts and improve existing accounts, meet regulatory requirements of annual validation, assess efficacy of current production models

Blended Analysis

- Small business lenders relying on personal guarantees can use both consumer and business data to determine a customer or potential customer's overall risk

Marketing analytics and acquisition

- Your campaign information and results combined with our Credit Risk Database will help you to understand your performance and improve your segmentation and targeting

Reject Inferencing

- Load your application data and use SBFE trade level data to understand how your declines performed if they obtained credit elsewhere

Create custom attributes to better analyze your portfolio

- With SBFE data – create your own custom attributes or use our highly predictive set of attributes

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How does it work and what sets Experian apart?

- Innovative analytics and technology platform with access to data and analytics on demand:
 - Experian's award-winning Ascend Sandbox (FinTech Breakthrough Award 2019 for Best Overall Analytics Platform) enables immediate access to multiple data sets including our premier consumer attributes and SBFE data, with new data snapshots automatically added monthly
 - Flexible and scalable, commercial (business) and consumer (business owner) blended data sets
 - Accessing Experian data and hosting data for analytical capabilities
 - Sandbox is compatible with multiple analytic packages and cutting-edge tools including SAS, RStudio, R, Python, and H2O to maximize analytical firepower for modeling
 - Experian utilizes advanced technology including Big Data and Hadoop to optimize processing power, performance, and scalability
 - Sandbox provides benchmarking and market intelligence through Tableau
 - Experian's Predictive Services enable rapid and easy deployment of custom models
- Industry's most stringent information security and governance policies – Experian is recognized as a trusted steward of data, as our and our clients' data is safe and secure.
- Technology capabilities: Experian has made a huge investment in recruiting top technology talent from around the globe and proven technology that supports thousands of data scientists across 13 of 15 top financial institutions. With Ascend, you have access to Experian experts performing the most sophisticated modeling, analytics and advanced processes that offer world class system delivery.
- Well-established support model: a one-stop-shop for clients offering dedicated analytics resources combined with ample access to incremental specialty skills and talent to deliver proactive services to help clients achieve their business goals.

Benefits

We help risk managers significantly grow their businesses with our powerful solutions.



Robust Software Tools — The Ascend Technology Platform is our integrated state-of-the-art hybrid cloud solutions to power opportunities. Ascend is our innovative platform built on top of leading big data platforms and integrated with tools such as R, Python and Tableau, which provides the ability to store many years of data in one place, provide analytical capability (speed and power), to more efficiently use this data for analytical insights.



Experian and 3rd Party Breadth of Data — Access commercial, consumer, alternative data, and more, which can be joined with your application, portfolio, performance, and 3rd party data. All this data is stored and accessible in one place that's all matched up to provide a 360-degree view to be able to make better decisions, especially for small business lenders who use and can seamlessly blend commercial and consumer small business data.



On-Demand Access to Data — On-demand access to the freshest data to get to market faster, respond to regulation, and provide KPI's to key stakeholders. Because the data is always there and matched up, clients don't need to go through an archive append process or a procurement process to get the data. This step is often painful for customers to go through the bureaucratic processes to get amended contracts. Also, this capability takes the responsibility off the lenders' IT departments to manage all the data, along with outsourcing with can be a big IT cost.



Model Building — Design, develop, and validate models (including marketing, risk, collections, 3rd party) and score cards for finding, approving, and managing new and renewal accounts. Run retroactive analyses on the fly to establish risk-based credit loan or loan amounts to better control through-the-door risk and prevent loan losses.

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Portfolio Management — Analyze your portfolio to identify shifts in risk profiles, highlight cross-sell and up-sell opportunities, develop fraud prevention strategies, conduct loss forecasting analyses, and respond to regulatory change.



Drive Profitable Growth — Develop new segmentation, pricing, and strategies to surface areas of risk and opportunity to optimize profitability as you grow your business.

Let Experian help you on your journey

To learn more about Experian's Ascend Commercial Suite, contact an Experian representative at 877-565-8153 or visit <https://www.experian.com/business-information>.

About Experian's Business Information Services

Experian's Business Information Services is a leader in providing data and predictive insights to organizations, helping them mitigate risk and improve profitability. The company's business database provides comprehensive, third party-verified information on 99.9 percent of all U.S. companies, as well as millions of companies worldwide. We provide market-leading tools that assist clients of all sizes in making real-time decisions, processing new applications, managing customer relationships and collecting on delinquent accounts.

For more than 125 years, Experian has used the power of data to help unlock opportunities for businesses and consumers. With more than 16,500 employees in 39 different countries, Experian proudly offers blended data assets, giving you access to hard-to-find small and micro businesses. Funneling numerous data sources — including BizSourceSM, member trade, alternative and consumer — our breadth and depth of information helps you fine-tune marketing efforts, identify new profitable customers, assess risk, improve data modeling and conduct market research to break into new market segments.