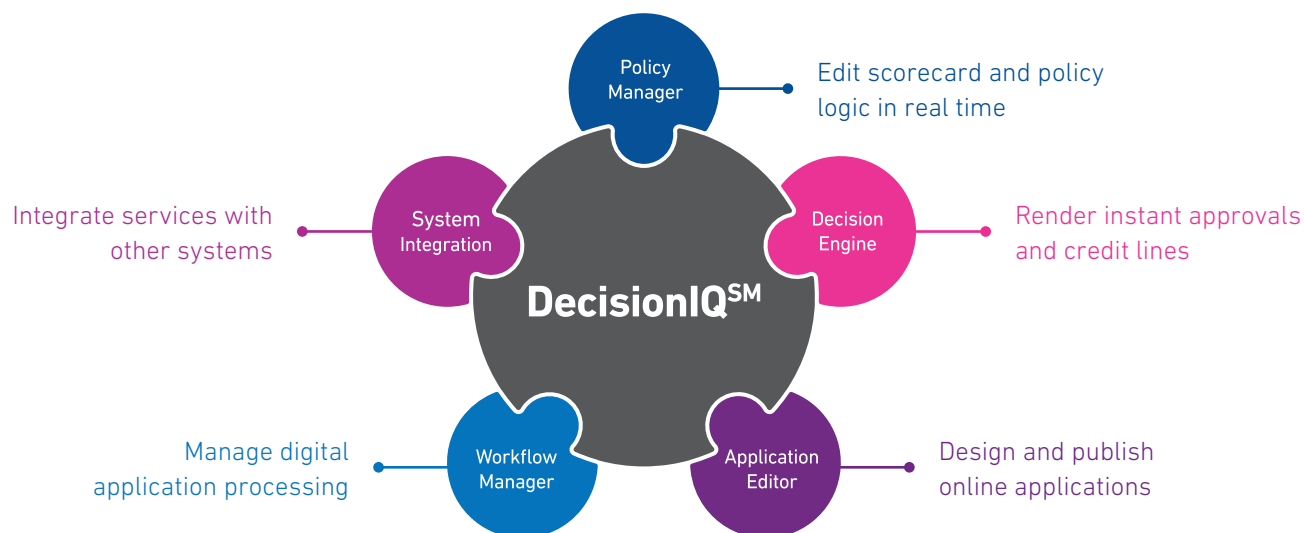experian®

DecisionIQ^{SM}

Simply sophisticated

DecisionIQ is a web-based decisioning and application processing service designed to automate B2B credit approvals. Found in Experian's BusinessIQ platform, the service offers affordable, off-the-shelf components to help modernize key areas of the B2B credit lifecycle. Companies looking to drive predictive risk insights with speed and precision turn to DecisionIQ for help with their automation and digital transformation needs.

Policy Manager — Edit scorecard and policy logic in real time

Integrate services with other systems — System Integration

DecisionIQ^{SM}

Decision Engine — Render instant approvals and credit lines

Manage digital application processing — Workflow Manager

Application Editor — Design and publish online applications

What's new?

We're excited to announce the launch of new enhancements to DecisionIQ, which will continue throughout 2025. This upgrade will deliver a superior user experience and optimize efficiency and decision-making capabilities, including:

• Enhanced scoring analytics to better predict small business delinquency.

• Blended data for more predictive risk assessment on Small Business.

• Modern user interfaces to improve accessibility and ease of use.

Challenges we solve

• Drive predictive risk insights
• Maximize resource efficiency
• Increase processing capacity
• Expedite speed to revenue
• Streamline customer onboarding
• Enhance customer experience
• Render consistent results
• Maintain digital audit trails

What sets Experian apart

- **Comprehensive data assets** on over 28 million businesses and 220 million consumers

- **Predictive risk scores** leveraging best in class data science and analytical expertise

- **Intuitive interface and workflow** simplifies digital application submission and processing

Service tiers

DecisionIQ offers four service tiers to help fit our clients' short- and long-term automation needs. Regardless of your starting point or level of expertise, DecisionIQ provides flexible options that can help drive your path to modernization.

DecisionIQ Standard — early-entry:
Leverage prebuilt policies using Experian commercial scoring models and credit limits to deploy quickly and easily.

DecisionIQ Plus — mid-level:
Activate expanded data content, policy attributes, score models and credit limits to tailor your risk decision strategies to best fit your business.

DecisionIQ Premier — advanced:
Deploy digital credit applications to streamline your customer onboarding experience and expedite real-time approvals.

DecisionIQ Custom Model — elite:
Incorporate custom scoring analytics within your decision strategies to better identify risk and maximize profitable outcomes.

Let Experian help you on your automation journey

If you would like to learn more about Experian's DecisionIQ product suite, please contact an Experian representative at 877-565-8153 or visit www.experian.com/decisionIQ

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 on 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 BizSource^{SM}, member trade, alternative and consumer — our breadth and depth of information helps you finetune marketing efforts, identify new profitable customers, assess risk, improve data modeling and conduct market research to break into new market segments.