Decisioning products and services

Better scores. Better decisions.

Experian℠

Experian's expertise in information and data analytics provides companies with the insight to make better decisions and fulfill their missions. For financial institutions; telecommunications carriers; energy companies, health care providers; and other companies that need advanced decision-management functionality, improved access to third-party data sources, and better model deployment and scoring capabilities, Experian® provides predictive scoring and decisioning capabilities in both hosted and end–user installed environments.

These capabilities can be used across all areas of the Customer Life Cycle — from account acquisition to customer management to collections and fraud management — for virtually any line of business. Tangible benefits include:

- Higher booking and activation rates, resulting in more revenue

- Revenue improvements through lower customer attrition

- Higher net income from more recoveries and fewer charge-offs to bad debt and fraud

- Increased revenue through improved cross-selling

- Lower costs through automation and technological advances

Experian is uniquely qualified to deliver these benefits through a flexible combination of predictive models, analytic software and consulting services in a manner that allows you to generate results in an incremental and iterative manner — realizing business value each step of the way.

Identify opportunities to maximize return on investment

With so many potential opportunities to generate substantial business value, Experian can help create a road map for success. Here are just a few examples of how our capabilities generate positive results:

- Quickly deploy predictive credit risk, bankruptcy, recovery and/or cross-sell models in a real-time or batch environment with minimal IT involvement or system integration requirements

- Access new data sources during the customer acquisition or account management process to enable improved decision making

- Consolidate disparate systems for credit reporting company access, scoring and decision management across multiple lines of business into a single, centralized scoring and decisioning system that's used throughout the Customer Life Cycle

- Take advantage of robust decision engine capabilities, such as Champion/Challenger testing, "what if" simulation, decision trees and decision tables, integrated with your existing account-origination and customer-processing systems

- Develop better scoring models and decisioning criteria by using predefined standard aggregated variables, or create your own customer-specific attributes

- Rescore previously scored applicants on a batch basis with new decision strategies and new models to analyze and compare the impact of the changes

Optimize performance

All of the following capabilities may be flexibly combined to deliver maximum business value. Whether you use one — or all — of the components depends on your specific business goals and objectives:

- **Strategy Management**[SM]
  This business rule, scoring and decision strategy software is for Customer Life Cycle. It includes capabilities such as Champion/Challenger testing, "what if" simulation, decision trees and decision tables.

- **Attribute Toolbox**[TM]
  This software enables data access to the credit reporting companies and other data sources, supports custom attribute creation and provides attribute management capabilities.

- **Premier Attributes**[SM]
  These are the credit industry's most robust tri-bureau credit attributes, which can be used for various analyses, decisioning and modeling processes. This tool contains more than 800 attributes that can be used as input variables.

- **Scoring models**
  These custom-developed scoring models are for all phases of the credit life cycle, including marketing analysis, customer acquisition, account management, collections/recovery and fraud management.

Our consulting services help ensure that maximum value is derived from your investments:

- **Strategy review**
  Strategy reviews are part of an ongoing relationship in which we work closely with you to design, review and update customer decisioning strategies.

- **Data Intelligence**[SM]
  This data-driven analytical approach helps clients utilize data more efficiently. Types of analyses include attribute leveling across multiple reporting companies, creation/audit of custom attributes and scorecard audits.

- **Model Validation**
  This tool quantifies performance of your current model(s) and can be used to assess the performance lift of a "challenger" model.

- **Business Intelligence**
  This consultative offering leverages Experian's rich data sources and analytical expertise to provide insight for building strategies and solving specific business issues.

Contact us

To learn more about advanced decisioning that will impact your business's bottom line, contact your Experian account representative at 1 888 414 1120 or visit www.experian.com.

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