

Decision Essentials™ for hosted acquisitions

Confidently enter the unsecured personal loan market

Make faster, more accurate lending decisions with a comprehensive suite of tools designed to help you make instant credit decisions.

Overview

The unsecured personal loan market is growing rapidly. Many organizations want to enter this market, but do not have the right tools or expertise necessary to succeed. Experian® has the data, software, analytical tools and expertise needed to grow your unsecured personal loan portfolio quickly.

Extend credit instantly with real-time decisioning

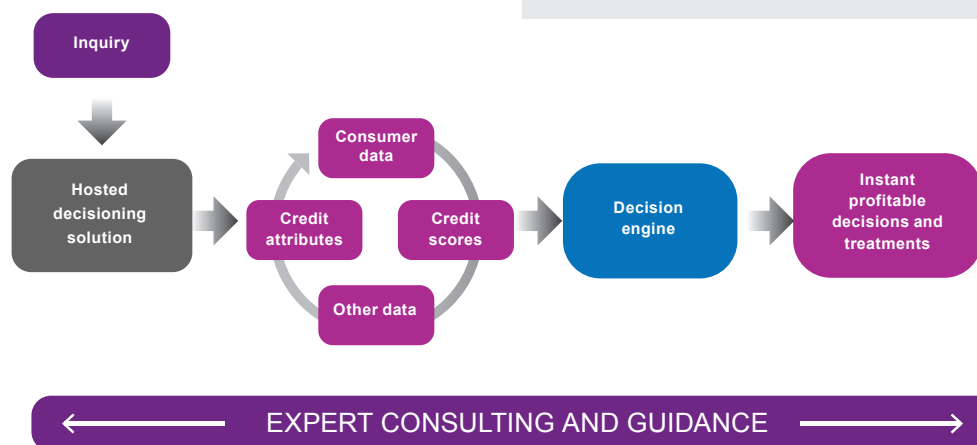
Decision Essentials for hosted acquisitions is designed for lenders requiring an immediate strategy-based credit decision following a completed consumer product application.

Benefits

- Launch new products to capitalize on new market segments and stay ahead of competitors
- Reduce risk and increase profitability
- Increase efficiency and reduce time needed from application to approval
- Quickly respond to changes in the market and adapt to regulatory changes

Decision Essentials

Decision Essentials™ is a suite of solutions that brings together our best data, analytics, software and expertise to solve specific market problems and uses optimized deployment strategies for faster time to market and near term revenue.



Decision Essentials™ for hosted acquisitions

Features

- Instant decisions: Return a decision in seconds while consumers are engaged
- Quick integration: Accelerated results via fast, simple integration with numerous calling systems
- Flexibility: Complements your existing business process and allows you to make real-time credit decisions through multiple channels
- Adaptability: Highly adaptable, enabling you to react to the market and your competition while proactively enhancing your strategies
- Security: Features multiple layers of logical and physical security
- Minimize fraud loss: Through real-time identity authentication
- Summary management report: Generated daily, weekly or monthly and includes count for approved and declined applicants

Decision Essentials for hosted acquisitions includes everything you need to enter the unsecured personal loan market in a simple, easy-to-integrate package.

Our proven approach to instant decisioning includes data, scores, attributes and hosted decisioning software — resulting in optimal decisions and treatments to help you grow your portfolio and increase profitability.

Expert consulting

Experian's strategy consultants can help you navigate market entry challenges with exceptional credit risk-management insight and expertly designed deployment strategies.

With an extensive background in modeling, banking and risk management, our consultants:

- Confirm your acquisition strategies to help you grow your unsecured loan portfolio
- Identify and review target segments when entering the unsecured personal loan market
- Implement and deploy solutions efficiently through a hosted solution that connects to your current platform

To find out more about Decision Essentials for hosted acquisitions, contact your local Experian sales representative or call 1 888 414 1120.