

# PowerCurve® Customer Management

Adaptive, targeted, dynamic, holistic: strategies to help earn more profitable customers

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Competition is fierce and unrelenting. To win, you need more insight into the nature and value of your customer relationships. The right strategies can keep you moving in a more profitable direction while helping you navigate an ever-changing business environment.

PowerCurve® Customer Management gives you unmatched capabilities for turning customer-level analytic insights into a coordinated set of account-level treatment strategies, rapidly deployed and consistently executed across product lines and channels.

You need PowerCurve® because in today's market there's less room for missteps with customers. No company can afford to give a customer conflicting answers; overlook a cross-sell opportunity; or make multiple, uncoordinated collections contacts. Account-level decisions should stem from a common customer-level understanding of the whole relationship.

PowerCurve Customer Management makes this process faster, easier and more efficient than ever before with advanced features.

## Holistic customer profiles for accurate segmentation

PowerCurve Customer Management creates a unique profile for each customer, encompassing their entire relationship with the organization. This dynamic profile includes scores and metrics for risk, profitability, propensity to pay and lifetime value.

The PowerCurve platform makes it easy to incorporate new data sources that further enrich the profile. This comprehensive profile is the key to accurately identifying your most valuable customers and those with the potential

to become more profitable. It's also the key to creating powerful segmentation schemes that drive differentiating treatments in all of the customer's interactions.

## Common strategy-design tools and reusable strategy content

Different users working on account-level decision strategies can share the same customer-level characteristics and build on the same segmentation schemes. It's quick and easy to drag and drop these and other decisioning building blocks (scores, standard calculations, dynamic reporting styles, etc.) from common repositories.

With PowerCurve, you also can share data and decisioning elements across other Customer Life Cycle decisioning areas, including originations and collections.

## Powerful, simple-to-use analytics

By activating the optional Assisted Strategy Design feature, users without analytics expertise can create high-performing decision strategies.

These built-in analytics make interactive suggestions for the most predictive segmentation characteristics and also can automatically generate decision trees based on user-defined parameters.

Built-in validation and simulation help users assess the impact of strategy choices and changes prior to production.

## PowerCurve® Customer Management

### Market-tested Experian templates

Accelerate strategy development by providing your users with Experian templates for specific types of customer management decisions, such as collections and credit line management.

You can start with the templates or develop your own to create an expanding gallery of readily available strategy content.

### Rapid test-and-learn cycles

Your business users can deploy new and updated strategies quickly, without the need for IT assistance, including designating them for Champion/Challenger testing. They also can control performance monitoring simply by selecting from a range of dynamic report styles, which self-configure to match the segmentation characteristics and key performance indicators in the strategy. Because performance reports are viewable within the design environment, users quickly see what is working well and what isn't.

Gaps between expectations and results point to opportunities for improvement, as well as early signs of market and economic changes affecting customer behavior.

### Apply customer-level differentiation to a wide range of account-level decisions:

**Pricing** — Competitively price account services while better controlling risk and maintaining margins by assessing profitability at the customer level.

**Limit management** — Make proactive and reactive limit increases and decreases based on overall customer and shadow limits. Automatically authorize extended credit limits for good customers based not only on risk, but also on overall profitability and projected lifetime value.

**Cross-sell and upsell** — Identify opportunities to meet a wider range of customer needs while distributing residual credit and risk exposure across accounts. Improve targeting and coordination of outbound marketing campaigns. Respond to inbound requests in a manner that demonstrates you know the customers and value their business.

**Utilization** — Proactively contact customers who have accounts with potential untapped value. Customer-level segmentation helps you assess whether the products they currently have are the best ones to serve their needs. Offer alternative products they are more likely to use in a manner that is profitable for your organization.

**Customer retention** — Reduce attrition by identifying customers at risk and retain them by assigning account-level incentives, such as rewards, limit increases and balance transfer offers.

Drive activity by contacting dormant accounts with potential untapped value.

**Debt control** — Carry out regular customer reviews to detect early signs of increasing risk. Take carefully targeted predefault actions to help customers avoid delinquencies. Consider the entire relationship's value when assigning focused collections treatments.

Maintain and nurture valuable customer relationships with targeted, coordinated treatments, product lines and channels.

Find out how PowerCurve Customer Management can help you design more profitable strategies. Contact your Experian sales representative or call 1 888 414 1120.

The PowerCurve platform helps you make the right decisions, across the Customer Life Cycle, in dynamic business environments. This breakthrough decision management platform provides new levels of flexibility, insight, control and agility so you can:

- Easily incorporate new decisioning capabilities into your existing environment.
- Drive higher decisioning performance and return on investment throughout your organization.
- Accelerate time to market while boosting overall productivity.
- Adapt and maneuver in dynamic markets.