Product sheet

Experian Decisioning

Book more quality loans faster, reduce your losses and stand out from the competition

The pressures in today's lending environment are pushing financial instiutions to rethink their current decisioning processes. Removing operational inefficiencies, increasing approvals while staying compliant and continuing to innovate in an increasingly competitive industry are complex challenges to overcome.

Experian Decisioning is a solution that brings together best-in-class credit and fraud data, optimized decision strategy playbooks and decades of industry expertise in a flexible software architecture. With coverage across the customer lifecycle, this solution can meet your decisioning needs and help reduce bottlenecks, maximize quality booked loans, collect more and gain a competitive edge.

The risk of falling behind

Slow decisions are bad for business. And manual reviews, disconnected systems, fraud screening and regulatory uncertainty stand in the way of a competitive decisioning process.

Experian Decisioning can help you leap beyond these operational constraints and grow your business with automated decisions that are more explainable and consistent while reducing the risk of fraud.



Experian Decisioning helps you

Free up staff capacity for strategic work
Process applications in real time, 24/7.

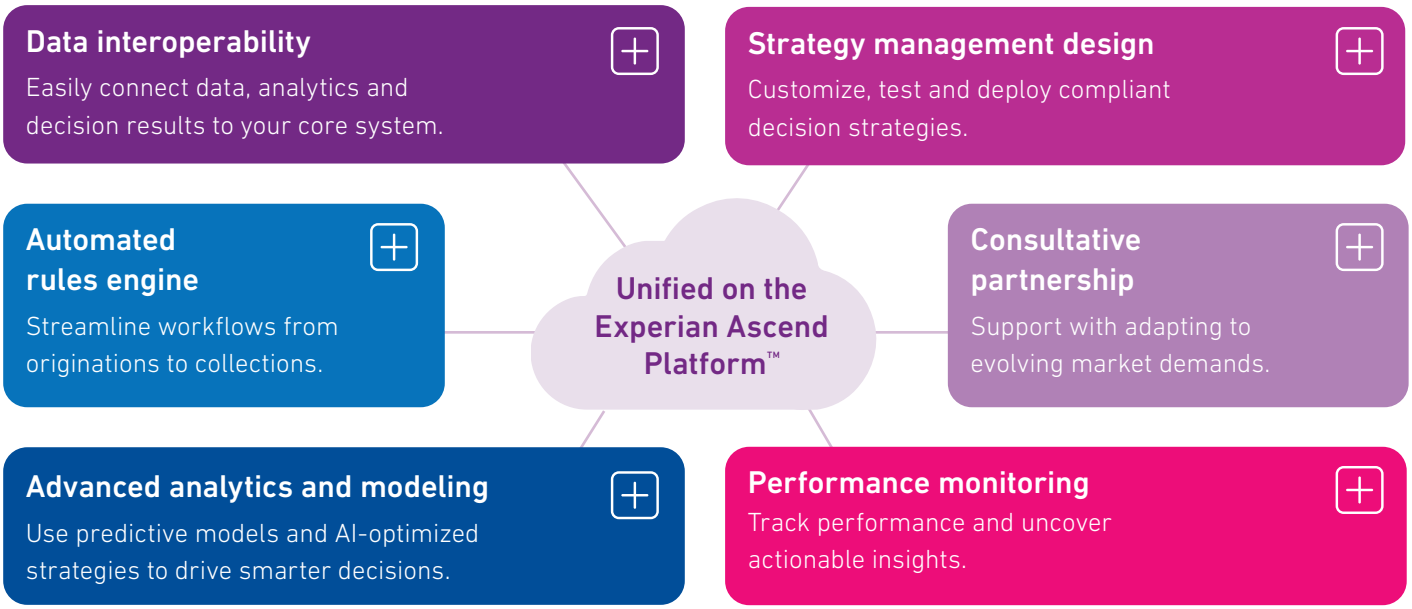
Maximize quality booked loans and collect more
Gain a 10%* or more lift in booked loans while keeping your bad rate constant.

Stay ahead of the competition
Use cloud-based systems, AI enhancements and API middleware to give an edge over legacy infrastructure.

Product sheet

Experian Decisioning

Flexible capabilities to meet your business needs



Support across the customer lifecycle

Acquire more customers

- Prequalification
- Instant Credit
- Instant Prescreen

Manage existing portfolios

- Credit line management
- Predelinquency
- Early-, mid- and late-stage delinquency
- Post-charge off (recovery)
- Outside Collections Agency

Level up your lending

Unlock a new level of results with smarter, faster decisioning. Grow your business and support your borrowers.

Contact your Experian client executive today or call 1 855 339 3990.

If this matters to you, you want to explore:

- Premier Attributes℠
- Experian Assistant for Model Risk Management
- Ascend Ops℠

*Based on historical Experian Decisioning client performance data. Actual lift and performance results may vary by client.

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