



Ascend Analytical Sandbox™

Powerful self-service tools to unlock insights and take action

Experian's Ascend Analytical Sandbox™ helps lenders stay ahead of rapidly changing market conditions and evolving consumer behaviors to make smarter decisions and compete in today's financial world.

This secure, hosted analytics solution offers:

- **A one-stop shop** — Experian's exclusive data and analytics are fully integrated with your data and third-party data.
- **Best-in-class tools** — Cutting-edge technology is used to analyze and visualize data and build models.
- **Depersonalization** — Consumer identification data is removed to enable analysis free of regulatory restrictions.
- **Access to expertise** — Experian's data scientists provide ongoing help and support to ensure you meet your goals.

“The Analytical Sandbox has improved our ability to identify trends and has provided key insights to help us create new marketing campaigns and deploy more effective risk mitigation strategies.”

— Large financial services organization

Ascend Analytical Sandbox allows users to benchmark their portfolios against industry peers, identify credit trends and explore new product opportunities. Insights gathered are viewed and shared through interactive dashboards and reports. From there, users can build and test models across different stages of the lending cycle, including prescreen, origination, account management and collections and then seamlessly implement their models into production.

Configurations for a range of business types

Our advanced-analytics platform has become the industry standard. The largest lenders use it to build advanced analytics and modeling practices, which inform and drive decisions across all stages of the lending cycle in a range of industries. These include credit cards, personal loans, mortgages, auto loans and more.

Ascend Analytical Sandbox also offers configuration options for smaller institutions to address their unique challenges, as they have limited resources to invest in data and analytics capabilities. These options offer world-class advanced analytics, AI and machine learning tools to drive faster, more informed decisions for institutions of all sizes.

Easy to implement, easy to use

- **Plug and play** — Building and maintaining an internal data resource with the latest analytics tools is expensive, time-consuming and resource intensive. Ascend Analytical Sandbox gets you up and running quickly and efficiently.
- **User friendly** — Access the most current data assets in a consistent format via a secure web interface using industry-leading tools. No retraining is required, and there's no learning curve with these proprietary interfaces.
- **Scalable** — Expand your access to data, tools and capacity as your advanced analytics team grows and needs change.

Analytics use cases include:

- **Reject inferencing** — Refine models, scorecards and strategies by analyzing trades opened by previous applicants who were rejected or approved but did not move forward.
- **Prescreen campaigns** — Design prescreen campaigns, evaluate results and improve strategies.
- **Cross-sell** — Identify cross-sell opportunities for existing customers and how they might be working with other lenders.
- **Collections strategies, stress testing and loss forecasting** — Build stronger models to identify customers who have the ability and willingness to pay debts, perform stress tests and forecast losses.
- **Peer benchmarking and industry trends** — Compare current portfolio against peers and the industry overall.
- **Recession planning** — Identify areas where you can adjust your portfolio to prepare for an economic downturn.

“Experian Ascend Technology Platform with Ascend Analytical Sandbox is an industry gamechanger, we’re completing analyses that just weren’t possible before and we’re getting decisions to our clients faster, without compromising risk.”

— Michael Korterling, Senior Managing Director and Head of Model Development at OneMain Financial

About Experian Ascend Technology Platform™

Ascend Analytical Sandbox is one of several solutions available on our state-of-the-art Experian Ascend Technology Platform that helps power the best decisions across the credit lifecycle. Our modern technology foundation delivers hybrid cloud-based solutions with access to the freshest data available to power analytics, marketing and account management programs. In less than a year post-launch, the groundbreaking platform is being used by 15 of the top financial institutions globally.

For more information about Ascend Analytical Sandbox, contact your Experian sales representative or call 1 888 414 1120.



Best Overall Analytics Platform 2019

In 2019, Ascend Analytical Sandbox was selected as winner of the “Best Overall Analytics Platform” award by [Fintech Breakthrough](#), an independent organization that recognizes the top companies, technologies and products in the global fintech market.