

Optimize your customer acquisition strategy

As the world becomes increasingly hyperdigital, consumers have come to expect instant responses, highlighting the need for lenders to provide fast and frictionless onboarding experiences. Unfortunately, many organizations are hampered by manual processes and systems, resulting in slow decision-making and significant customer dropout.

Let's look at how PowerCurve® Originations can optimize your customer acquisition strategy to grow your business and increase your bottom line.

Click icons below:



Consumers submit **digital application**



Fast **identity verification** and fraud check



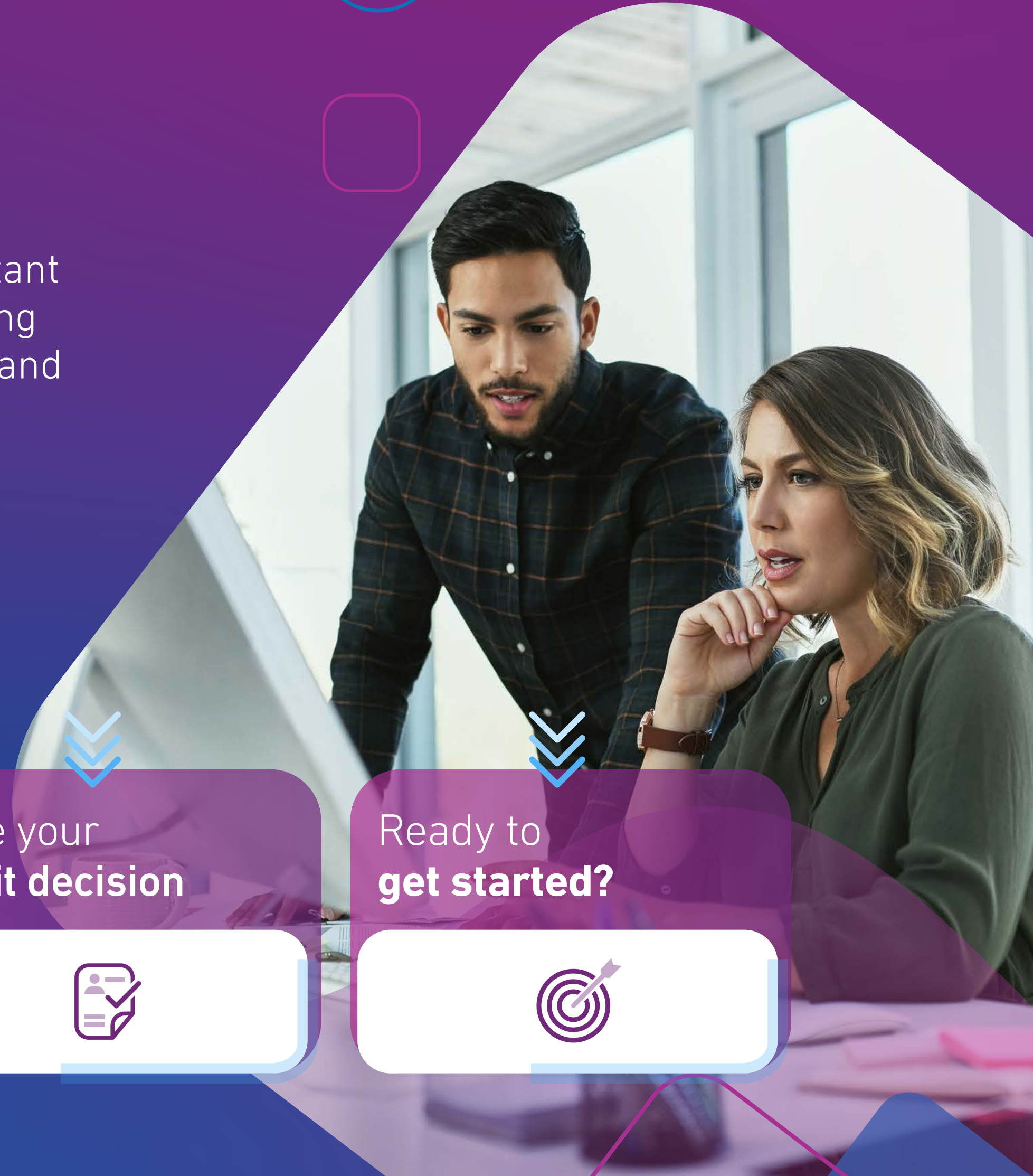
Seamless and **secure credit check**



Make your **credit decision**



Ready to **get started?**





Application can be completed and submitted on any digital channel

Over

54%

of consumers now expect a heightened digital and frictionless experience.¹

With today's consumers able to access goods, services and content anytime, anywhere, the same should go for how they complete and submit their credit applications. However, many lenders still rely on paper documents and physical presentation, which can add days, if not weeks to the onboarding process.

With PowerCurve Originations, customers can sign, submit and have their application reviewed on any digital channel or device. They also have the flexibility to set aside their application in one channel and resume where they left off in another. By providing a seamless, omnichannel application process, you can reduce onboarding time and drive better customer experiences.

¹ Experian Global Decisioning Report, 2021, North America findings (July 2021).
Some of the functionality listed is available through third-party integrations.

Consumers submit **digital application**



Fast **identity verification** and fraud check



Seamless and **secure credit check**



Make your **credit decision**



Ready to **get started?**





Provide real-time identity verification and fraud detection

35%

of customers drop out of digital onboarding processes because their identity can't be confirmed.²

To support your onboarding strategy, you need identity and fraud management solutions that are agile, intelligent and able to stay ahead of fraudsters. By continuously ingesting and cross-referencing multiple data sources, a robust fraud and identity management platform can verify a customer's identity and accurately identify the associated fraud risks, including identity theft, synthetic identity and first-party fraud. **The best part?** This entire process happens in real time, so your customers will never have to experience roadblocks or delays.

² From hours to instant... the future of digital onboarding is here, Experian, 2020.

Access identity services and analytics from a single platform

Precise ID[®] is a risk-based fraud detection and prevention platform that provides analytics and strategy development to accurately verify consumers and mitigate fraud loss, enabling you to pursue growth confidently.

Consumers submit digital application



Fast **identity verification** and fraud check



Seamless and **secure credit check**



Make your **credit decision**



Ready to **get started?**





Credit viewing made secure and easy

Sifting through multiple applications when running a credit check is extremely cumbersome and time-consuming for lenders. With an API integration, you can securely check and request an applicant's credit score from your own systems and applications, eliminating the risk and friction of navigating across various applications.

When screening an applicant, you'll need more than just a credit score to understand their financial situation. By leveraging additional attributes, you can gain greater visibility into an individual's financial stability, identify more creditworthy applicants and stay ahead of changing consumer diversity, all while minimizing risk.

Experian's best-in-class attributes include:

- **Trended 3D™** attributes provide valuable insights into a consumer's credit behavior over time to help you better manage portfolio risk and determine next best actions.
- **Premier AttributesSM** gives you the most accurate and comprehensive set of credit attributes for enhanced model development and decisioning.

Consumers submit
digital application



Fast **identity verification**
and fraud check



Seamless and
secure credit check



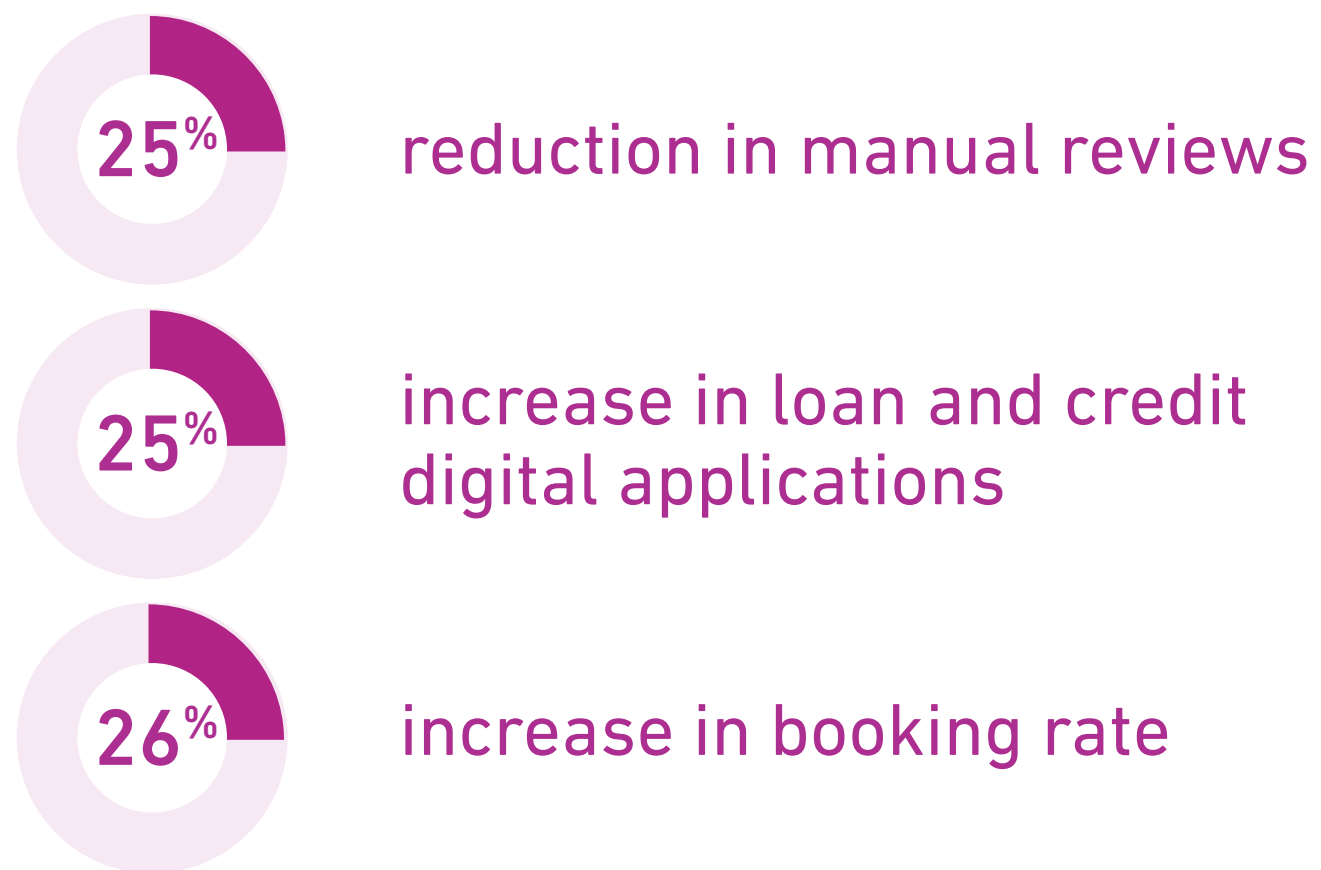
Make your
credit decision



Ready to
get started?



Approve more applicants quickly



Experian's decisioning platform provides flexible access to real-time data, attributes and scores, as well as optimization technology and machine learning capabilities to help you make faster, more informed credit decisions. By increasing the precision, speed and agility of your decision-making processes, **you can expedite approvals, manage risk and grow your portfolio through cross-sell and upsell opportunities.**



Consumers submit **digital application**



Fast **identity verification** and fraud check



Seamless and **secure credit check**



Make your **credit decision**



Ready to **get started?**





Ready to get started?

Customer onboarding processes dependent on manual, tedious methods have their limitations in today's highly digitized world. PowerCurve® Originations gives you the agility, flexibility, insight and control to drive faster credit decisions and better customer experiences.

To learn more about how your organization can improve profitability and create long-term customer value, contact us today.

Select LEARN MORE to get started.



LEARN MORE

Consumers submit
digital application



Fast **identity verification**
and fraud check



Seamless and
secure credit check



Make your
credit decision



Ready to
get started?

