



Providing customers with a positively differentiated experience at speed that exceeds expectations.





#### WE HAVE SO MUCH MORE TO OFFER BEYOND DATA

We're innovators, problem-solvers and partners

– providing consultancy and software that

adapts and grows as you do.





# WE CAN HELP SOLVE COMPLEX PROBLEMS, AND DRIVE OPPORTUNITY TODAY, AND TOMORROW

How do you understand who's at risk in a volatile market?

How do you make fast, accurate, confident customer decisions?

How do you identify, support and manage the right customers?

How do you adapt your strategies as risks change?

How do you scale up your business in such an unpredictable environment?

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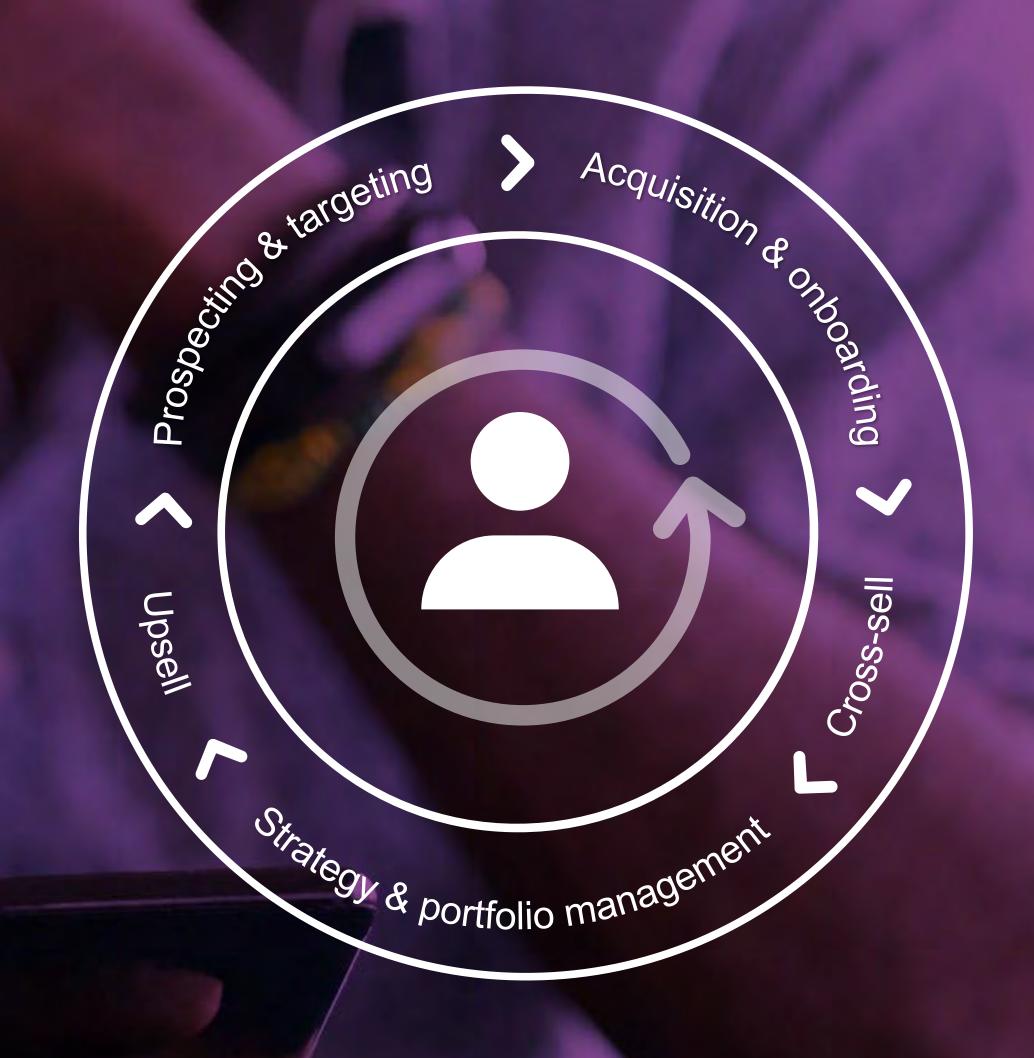
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DECISIONS AND NEXT
BEST ACTIONS —
DESIGNED BY YOUR RULES,
EXACTLY AS YOU CHOOSE







#### WHY EXPERIAN FOR DECISION-MANAGEMENT?



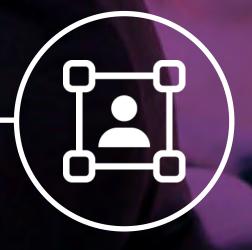
30 years' experience serving 900 clients in 82 countries



7th biggest platform provider globally



£100m+
investment in
data, analytics
and technology



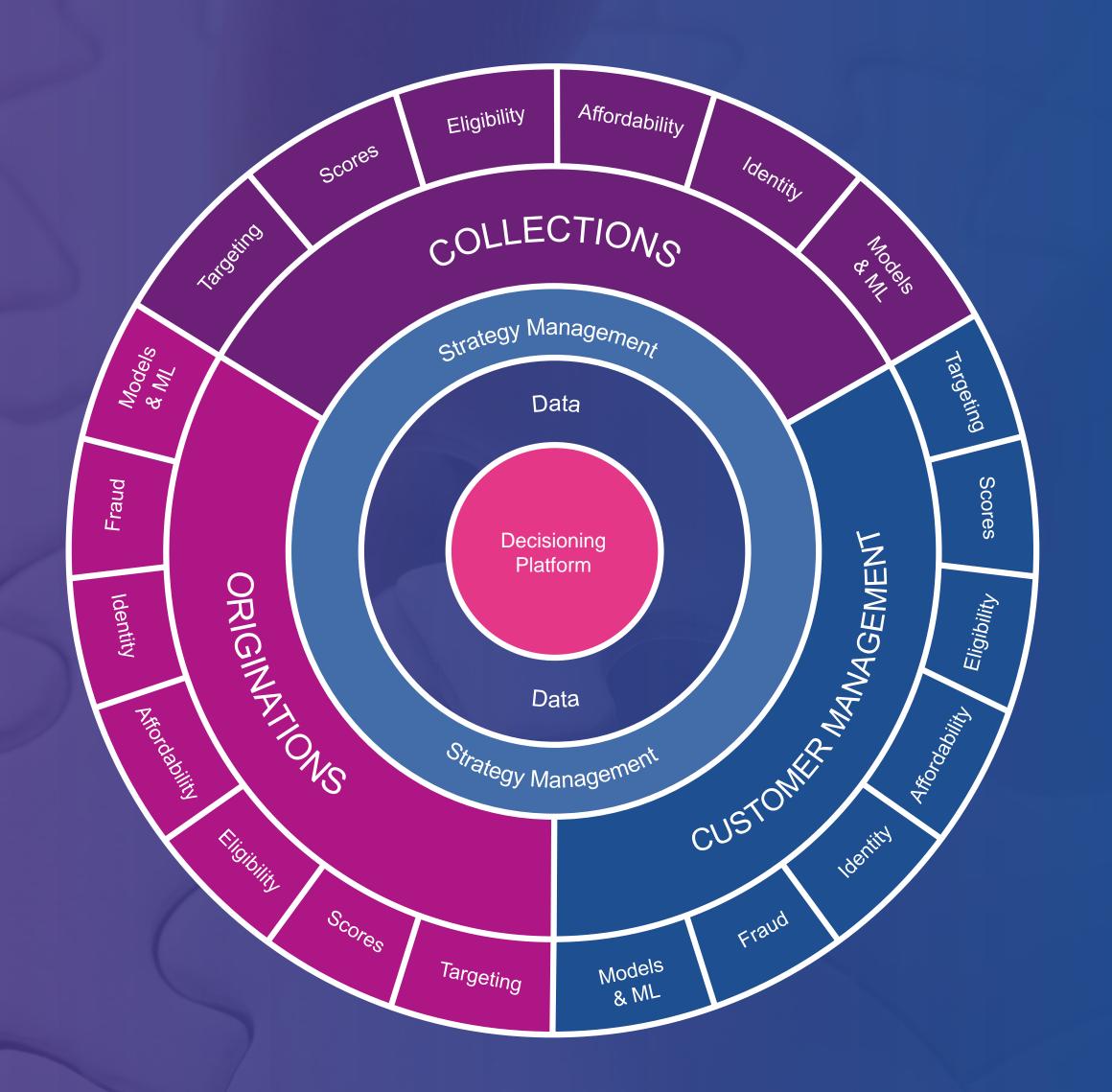
Best quality and breadth of consumer and commercial data & alternative, open data sources





### PowerCurve<sup>©</sup>

Is a platform solution where decisioning strategies can be designed and monitored with advanced analytics in a user friendly environment with the goal to reduce costs, grow revenue and enhance customer satisfaction.







### PowerCurve® Suite of Products











Strategy
Management
Design,
improve, test
and deploy
decisioning
strategies

Connectivity & Enrichment
Connect data sources into the workflow to enrich insights

PowerCurve®
Originations
Architect for a
fast seamless
onboarding
process

PowerCurve®
Customer
Management
Monitor existing
customers and
identify
opportunities

PowerCurve®
Collections
Design a
frictionless and
automated
collections
process





### ORIGINATIONS

Discover. Understand. Innovate. Grow.

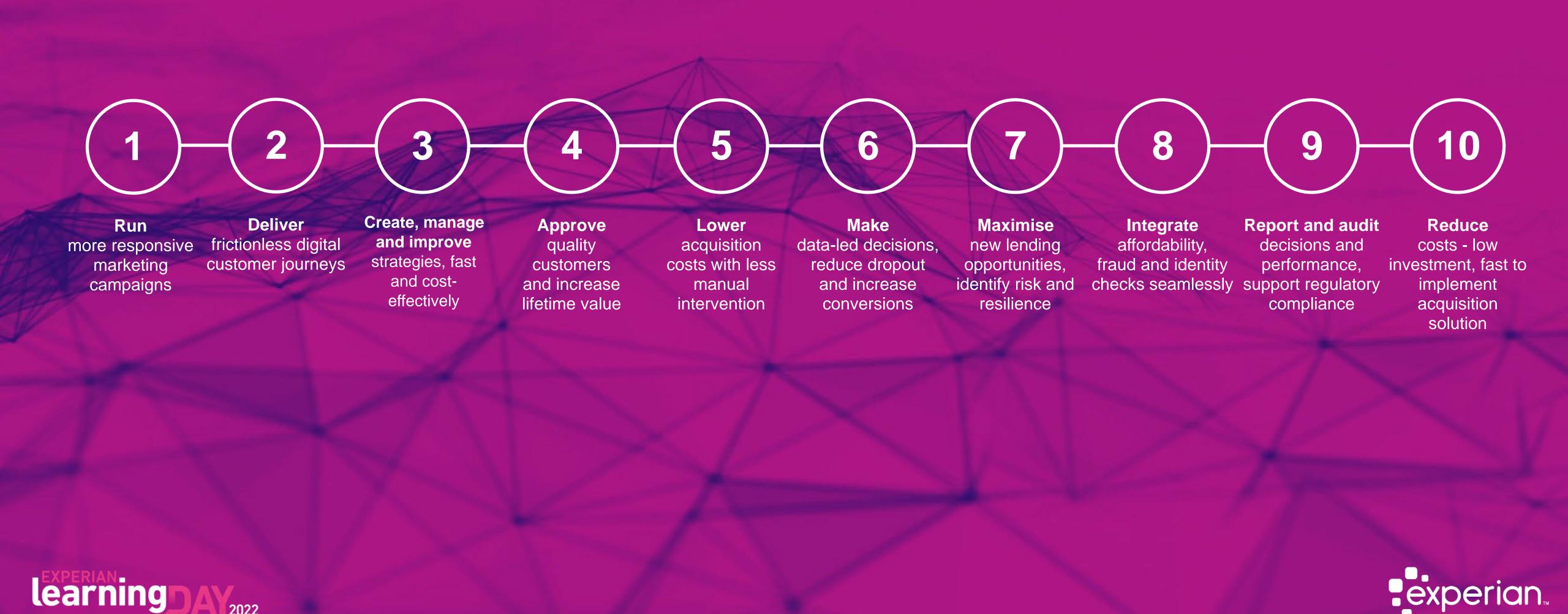
Discover new opportunities and turn applications to instant approvals with our new generation customer acquisition solution.







# WITH ORIGINATIONS FROM EXPERIAN YOU CAN:



## CUSTOMER MANAGEMENT

Discover. Understand. Innovate. Grow.

Understand your customers and turn insight into instant advantage with our new generation customer management solution.







# WITH CUSTOMER MANAGEMENT FROM EXPERIAN YOU CAN:



Increase
customer
lifetime value to
drive growth and
revenue.

Save
money through
efficient customer
management and
pay as you use
SaaS.

Deploy change fast for competitive advantage.

Reduce attrition and credit risk. Understand
and perform
affordability across
the lifecycle.

Align
customer
management to
affordability and
compliance.

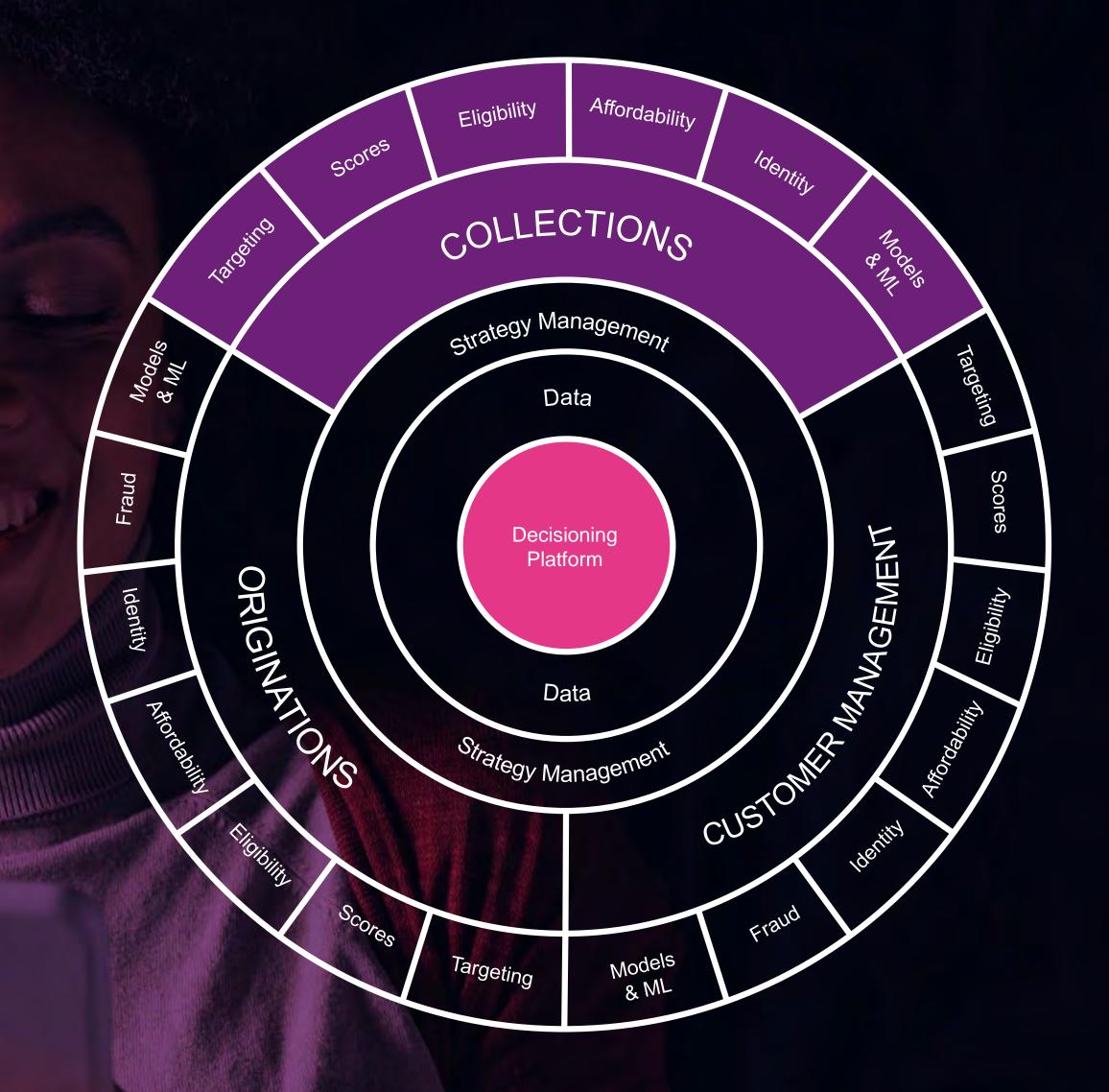




## COLLECTIONS

Discover. Understand. Innovate. Grow.

Innovate your approach to supporting your customers in the new credit economy with our new generation customer-focused collections solution







# WITH COLLECTIONS FROM EXPERIAN YOU CAN:



Optimise
every stage of
collections

Reduce
pressure on teams
and optimise
resources

Align
collections with
affordability and
compliance

Optimise
third party debt
recovery to drive
revenue and
lower costs.

Grow
your brand and
maximise
lifetime value

Ensure
models and
provisions are
performing

Save
money through
efficient decisions
and pay-as-you-use
SaaS





## STRATEGY MANAGEMENT

Discover. Understand. Innovate. Grow.

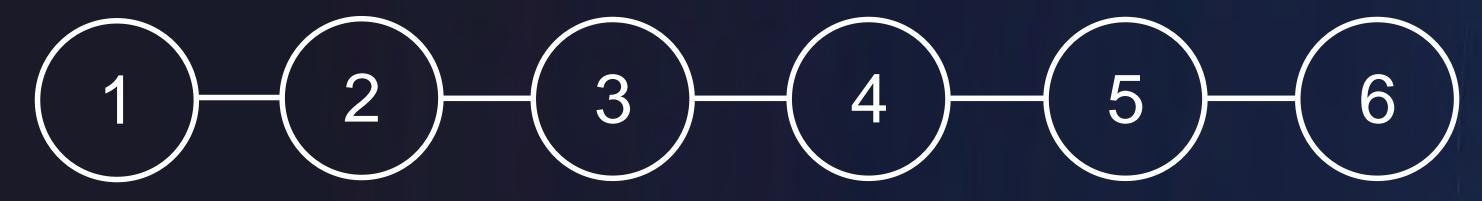
We help you turn data into actionable insights in order to shape your business and marketing strategy to grow your brand







### WITH STRATEGY MANAGEMENT FROM EXPERIAN YOU CAN:



Increase revenue with higher take up rates

Reduce credit and fraud risk

Support compliance

**Ensure** models and provisions are performing

Save money through more efficient strategy management as well as pay-asyou-use service

Deploy change fast for competitive advantage





# OUR NEW GENERATION SAAS DECISIONING PLATFORM IS:



CLOUD
HOSTED
for speed,
agility, scale
and security



ML ADVANCED for creating actionable insights



DATA RICH for a complete view of your customers



CUSTOMER-CENTRIC for fast, frictionless customer journeys



PACKAGED,
MODULAR
& READY
TO GO
for instant
insight and
action



PAY-AS-YOU-USE for greater costeffectiveness and value





#### THRIVE IN THE NEW CREDIT ECONOMY

Our next generation decisioning software gives you:

The ability and agility to react to market demands continuously and quickly

The option to keep technology simple and scale up or down

Experian expertise seamlessly integrated into existing IT

A simple way to monitor and fine-tune strategies, and provisions

A secure, interoperable decision environment that enables instant data, analytics operationalising - giving speed, and scale





# WITH EXPERIAN'S DECISIONING PLATFORM YOU CAN BENEFIT FROM

Lower cost of acquiring valuable new customers

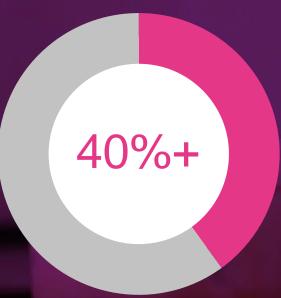
Reduced churn, fraud and credit risk & costs

Increased customer satisfaction

Certainty your models and provisions are performing

Uncovering new areas of market opportunity

Increased performance by up to



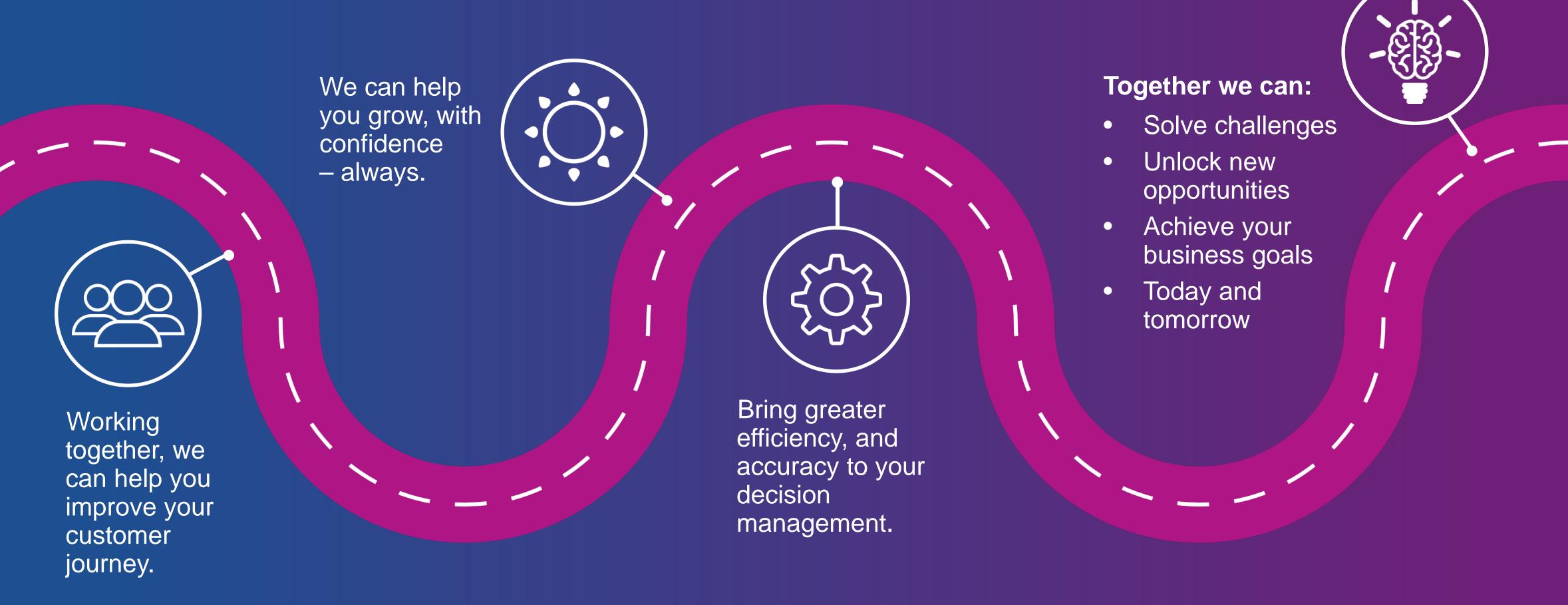








#### OUR APPROACH TO PARTNERSHIPS









Powering opportunity, today, tomorrow, together.



## Questions?

#### **CONTACT US**



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