



# Looking for faster, more accurate customer decisions?



We've got a pre-packaged software solution for you.

**EXPERIAN**  
packaged software



## Contents

---

Take the challenges head on



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Introducing Experian's packaged software solution's



---

Why Experian?



---

Innovation at speed and scale



---

Let's grow



---

Experian's packaged software – putting the service  
into software as a service



---

Design your rules with Experian strategy management



---

Make smarter decisions with customer acquisition



---

Get more data, more speed more flexibility with  
Experian originations



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Make it work for you



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How we can help



---

Get up and running, fast



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What our customers say





## Take the challenges head on

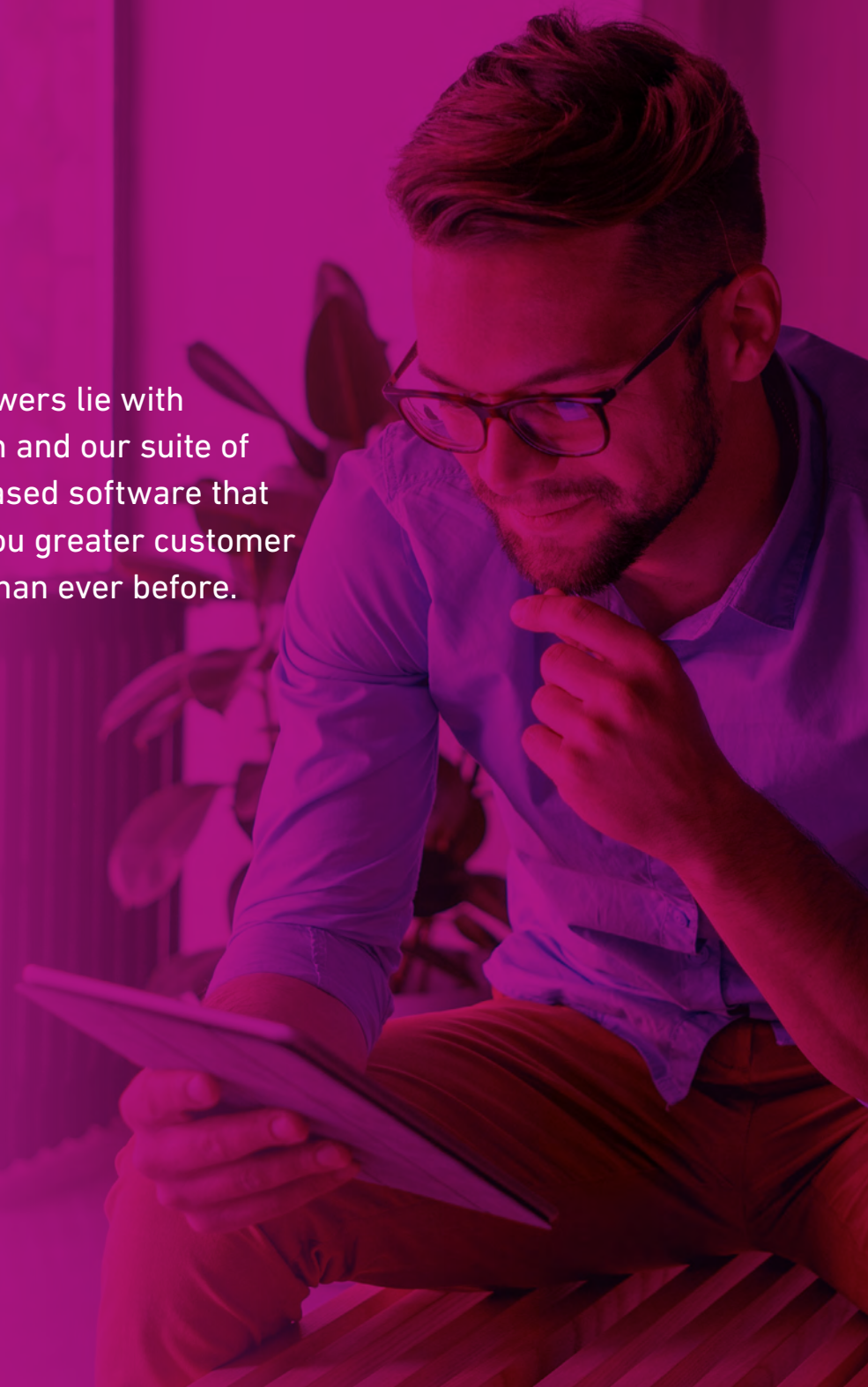
It's a volatile time for Retail finance. The speed and scale of change in the economy is like nothing experienced before, with the Covid pandemic causing uncertainty and sudden financial hardship for many.

But although the last few months have created challenges for most businesses, they've also revealed opportunities for growth, with consumers looking for more support and better products.

Is your business asking?

- 01** How do we understand who's at risk in the 'new normal'?
- 02** How do we make accurate, confident customer decisions?
- 03** How do we identify and support vulnerable customers?
- 04** How do we make sure our strategy is right for now?
- 05** How do we recoup any losses, acquire new customers and grow in an unpredictable environment?

The answers lie with Experian and our suite of cloud-based software that offers you greater customer insight than ever before.







## Introducing Experian's packaged software solution's:



# 01

### Cloud-based

For speed, agility,  
scale and security.



# 02

### Data-rich

For a complete view  
of your customers



# 03

### AI-led

for creating  
actionable insights.



# 04

### Customer- centric

for fast, frictionless  
digital journeys.

## 8 out of 10

of the world's top 100 banks use Experian's  
Decisioning software.



## Why Experian?

Yes, we're known as the 'data people', but to our customers we're so much more. To them, we're innovators, problem-solvers and partners, providing consultancy and software that adapts and grows as they do, and which helps them meet their challenges head on.

## Innovation at speed and scale



We help you make customer decisions in less than a second.



We offer a range of data-agnostic software solutions customisable to your operations.



We help you visualise whole market and customer data, draw insights and take informed actions.



We offer support on how to get the best out of our products.

We're here for them,  
and we're here for you too





## Let's grow

For businesses, growth in the current market won't come from new demand, but market share. That's why executing the right strategy has never been more crucial if you're to stay competitive and gain valuable customers.

Our suite of flexible, configured software solutions uses unparalleled levels of data and insight to help you build strategies, automate decisions, attract new customers and bring them on board with speed.

But we're not about selling software and leaving you to it. We're about long-term partnerships, with experts in data, decisioning, analytics and economics providing advice, guidance and support that help you maximise opportunities and realise your strategic goals.

There's many reasons why, but three are key:

### DATA INSIGHT

Unparalleled levels of data and insight

### FLEXIBILITY

Flexibility to build effective, responsive strategies

### PARTNERSHIP

We can help you with any, or all, of your journey needs



## Experian's packaged software – putting the *service* into software as a service

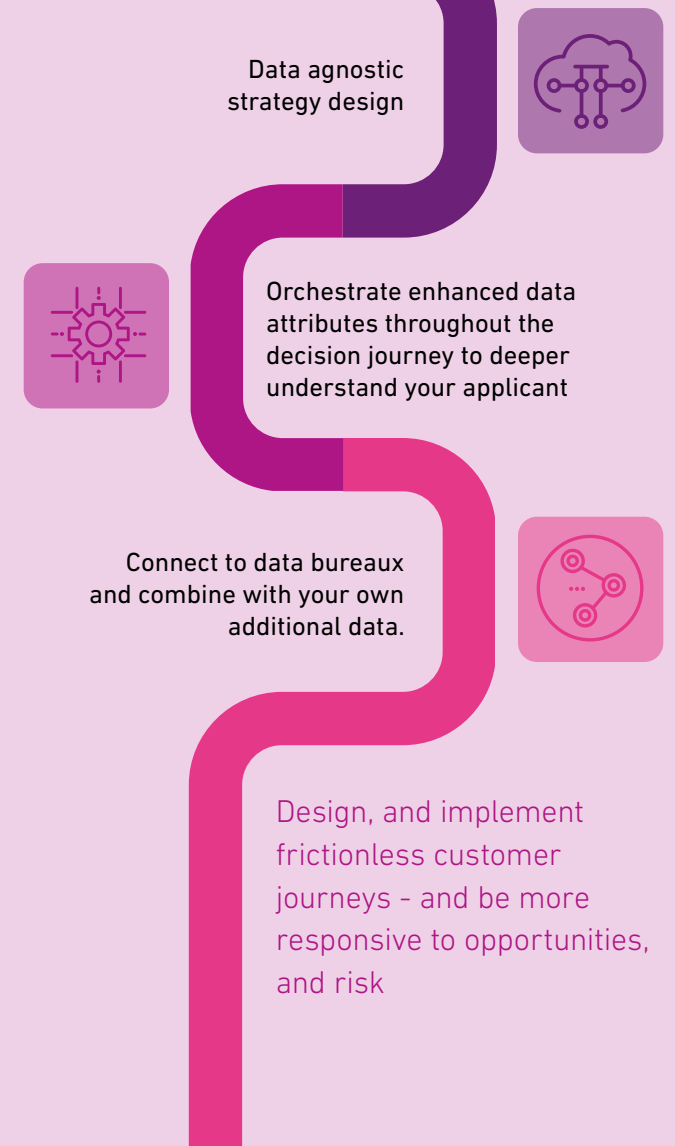
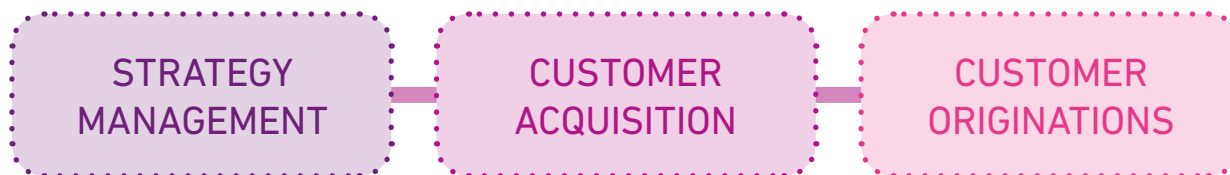
Our packaged software gives you instant insight – and action. Rapid to deploy and use, agile, secure and analytically advanced, it lets you control and shape the decisioning environment to suit your business.

Of course it's smart, but its built-in ability to continuously evaluate and re-evaluate the impact and performance of your decisioning makes it far smarter than anything else available.

### Choose your package

Our packaged solutions are designed to flex to your needs, giving you instant access to a responsive, controllable decision platform that you can adapt, fast. Start small, go big, whatever you need – you're in control.

Through our software you can get up and running with minimum investment and pay for the service as you use it. Decisioning templates allow for simple plug and play, or why not build your own policy rules, parameters and segments to support a wide range of consumer and commercial finance products?





## DESIGN YOUR RULES WITH EXPERIAN'S STRATEGY MANAGEMENT

**Our latest** version of Strategy Management allows you to build decision strategies to enhance your current decision management processes. Its a simple-to-use, cost-effective decisioning tool that turns data into insights, and allows you to build, test and execute strategies at speed and scale, at onboarding and also to understand and support existing customers



### **Pre-packaged insight**

Through predesigned decision models aligned to sector needs.



### **Acquire and retain more customers – fast**

No-fuss connectivity and fast set-up.



### **Reduce risk**

Throughout the customer lifecycle



### **Take more control**

Edit models to tailor your decisioning, quickly and easily.





## MAKE SMARTER DECISIONS WITH CUSTOMER ACQUISITION

Customer Acquisition is our packaged SaaS solution that's pre-configured for you. It brings all of the benefits of originations and more. It collates customer and product information, enhanced with a range of credit, fraud and internal data, then creates a comprehensive and accurate view of each individual. xxx then applies advanced analytics and automated decisions to help you quickly acquire the right customers – and easily avoid the ones who don't meet your risk appetite.



### **Enhance your decisions**

Application input via screens or API, with a range of third-party data services, allows you to build an accurate detailed picture of your customer, leading to instant decisions.



### **Acquire and retain more customers – fast**

Design and optimise your decisions through integrated AI that acts on insight, improving the digital journey.



### **Assess performance, risk and impact**

Advanced analytics provide insight that feeds into your scores and strategies, allowing you to automate decision-making and take on customers faster.



### **Take more control**

Built-in reports provide crucial insights into what's working, enabling you to amend, enhance and combine your strategies.



## GET MORE DATA, MORE SPEED MORE FLEXIBILITY WITH EXPERIAN ORIGINATIONS

Experian Originations is pre-configured with our extensive knowledge and experience of acquisitions solutions. If required, it can be tailored further either for launch or post go-live so it aligns perfectly to your business needs. As such, it helps you overcome obstacles through a powerful, easy-to-use software solution that allows you to better understand new prospects in a fraction of the time.

In-built with strategy manager, it allows you to easily action decision strategies through workflows.



### Enhance your decisions

Real-time, automated decisions are executed using the latest data science tools and techniques, while application input is via screens or API, with a range of third-party data services, including multi-bureau.



### Acquire and retain more customers – fast

Make more informed decisions thanks to greater insight, while converting more customers through a smoother, faster digital journey.



### Assess performance, risk and impact Simple-to-use

dashboards offer real-time visibility, giving you the flexibility to test and deploy strategies, as well as easily modify policies and decisions.



### Take more control

Pivot decision strategies in line with market changes through speed and agility. You can also automate many decisions, approving or rejecting more applications faster, reducing cost, avoiding risk and improving the customer journey.



## Make it work for you

Banking, as we knew it, has changed. The rise of new competitors and banking models, alongside a need for a more holistic view of the customer across portfolios – has made things increasingly difficult for banks, or providers or multi-credit lines.

Online banking has accelerated by 2 years, since the pandemic.

A need for greater levels of automation due to a surge in online demand.

Added complexity of maximizing acceptance rates, while minimising losses.

Regulatory pressure, including the need to offer forbearance, adds complexity to customer management.





## We can help in many ways, but here's some examples

You need to enhance your digital engagement, journey and customer understanding.



### Instant approvals

Thanks to real-time, automated decisions.



### Better customer experience

With a smoother, faster digital journey, enabled by using the right data, at the right time.



### Powered end-to-end journey

Integrate processes such as prequalification into your decision journey.



### Improved lifetime value

Tailor terms to address specific customer needs, converting prospects into customers and achieving higher spend per transaction.

You want to be more cost-efficient – to accept and convert more, while reducing the need for manual underwriting.



### Lower acquisition costs

High levels of automation mean less costly manual intervention.



### Machine Learning

Integration and execution of the latest data science tools and techniques.



### Reduced credit and fraud risk

Make more informed decisions to protect your business.



### Improved acceptance rates

Know more about your applicants and approve quality customers with confidence.



### Fast reaction to changing markets

Allows you to pivot with speed and agility.



### Balanced decisions

Optimise the balance of speed and rigour across each lending product to reduce risk and optimise take-up.



### Long-term return

Have certainty that your investment will deliver long term returns that allow you to remain competitive and meet market demands across lending products.



### Enhanced automation

Automate across portfolios, bringing operational efficiency in a cost-controlled way.



## The beauty is you can be up and running in less than a week.

Depending which package you choose, you could be ready to go in less than a week, with our more advanced solutions usually live in less than seven.





## Don't just take our word for it. Here's what some of our customer's have said:

We have over 30 years' experience, serving more than 900 clients of all sizes in 82 countries. Here's what a few of them have to say about their experiences with Experian.



We talk to Fintech provider, Tymit, whose mission is to reinvent the credit card. Listen to the podcast here.



"Experian were able to understand our current position and aspirations. Their relationship management model has meant that all the various deliverables have come together. We were able to implement the decision tools and portfolio management tools within one week of going live"

**Paul Marston - Managing Director  
Commercial Finance**



"We decided to change a process that had been relatively complex, full of paperwork with challenges and frustrations, into something clean, digital, rapid and enjoyable. We have done this by partnering with Experian. Experian were the obvious choice for Mortgage Gym, they were a fantastic collaborative partner working with us tirelessly for a number of months to help us bring this solution alive.

**John Ingram - CEO and Founder of  
MortgageGym**



"Working with Experian has always been invaluable for us. Recently we embarked on a complete transformation and we couldn't have done this without Experian's support. It isn't transactional with Experian, they offer guidance, advice and they spend the time. Most importantly they understand what is needed to make improvements. They are driving new initiatives that are making such a huge, impactful difference."

**Stuart Daniels, Head of Credit, N  
Brown Group**



"What makes working with Experian so good is their ability to understand the challenges we face and provide solutions for us. It is their ability to grasp some of the deeper issues that we face within financial services. What differentiates Experian, I believe, is the fact that they have historic knowledge of both our customers and our bank. They understand the challenges we face."

**Ermal Ngjeci, Senior Credit Risk  
Manager, Barclays**





## We can help you design your rules.... in the way you choose

From cost-effective decisioning software through to full originations solutions that support all decision processes, we are perfectly placed to help you achieve your business goals. As part of our service, our expert consultants provide valuable insight into data, decisioning, analytics and the market – bringing you maximum value through our partnership.

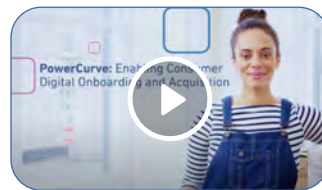
Watch more about how we can help you at each stage of the customer lifecycle.



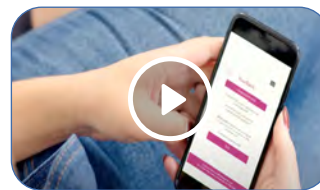
[businessuk@experian.com](mailto:businessuk@experian.com)



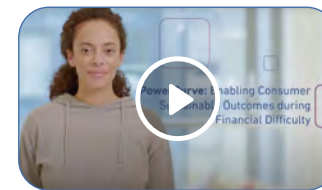
**Intelligent decisions:**  
how Experian use the  
power of data, analytics  
and technology



**End-to-end Complete  
Customer Journey**



**Customer Acquisition**



**Debt Management**

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