



Why partner with Experian for Decisioning?



Want faster, more accurate and insight-driven customer decisions?

We can help you improve operational efficiency, increase profitability, and reduce risk

90%

Reduction in time to approval

RETAIL BANK

Reduce time to decision



50%

Reduction in referral rate

LEADING TELCO

Improve efficiency



39%

Increase in accept rate

COMMERCIAL LENDER

Increase revenue

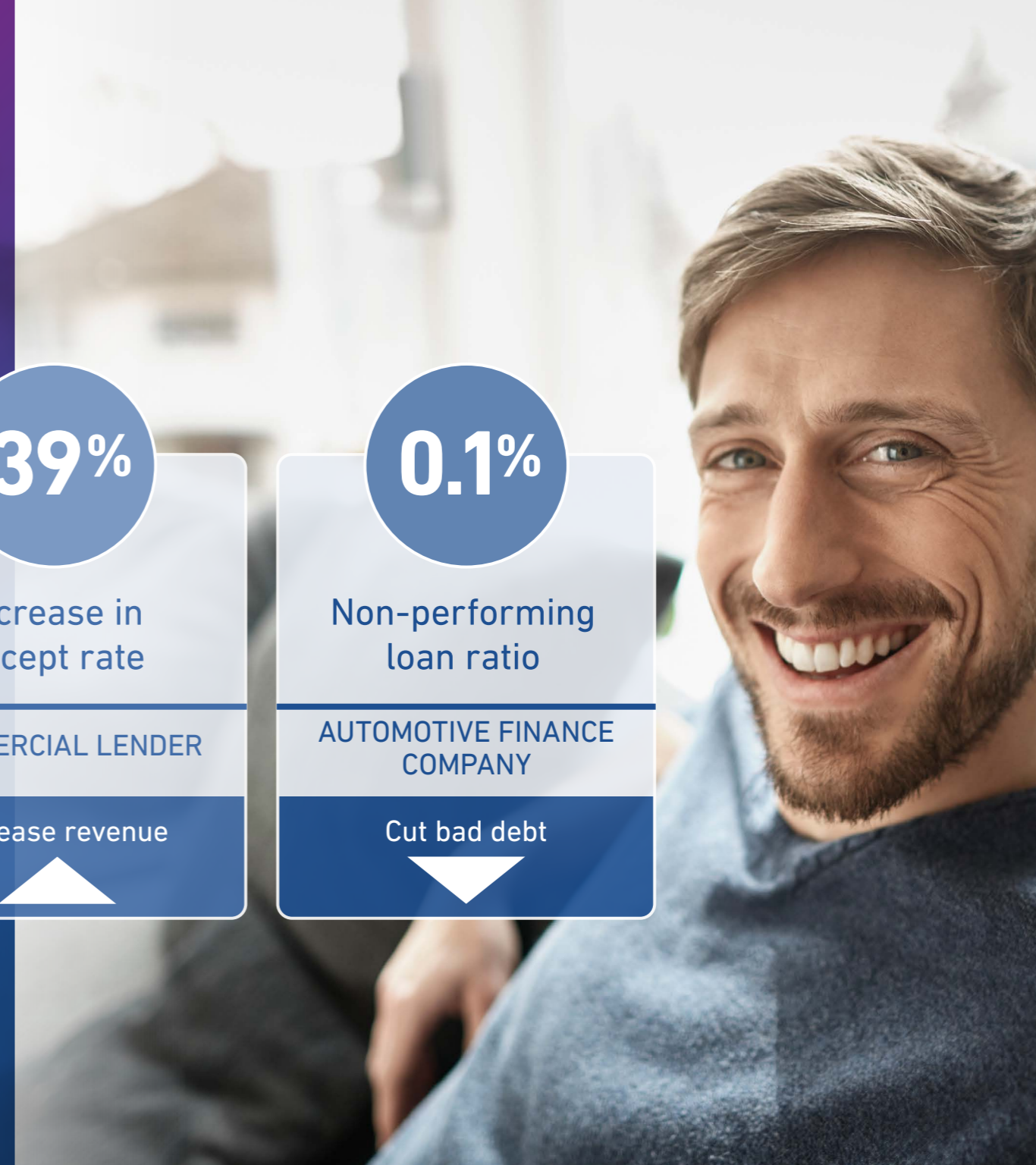


0.1%

Non-performing loan ratio

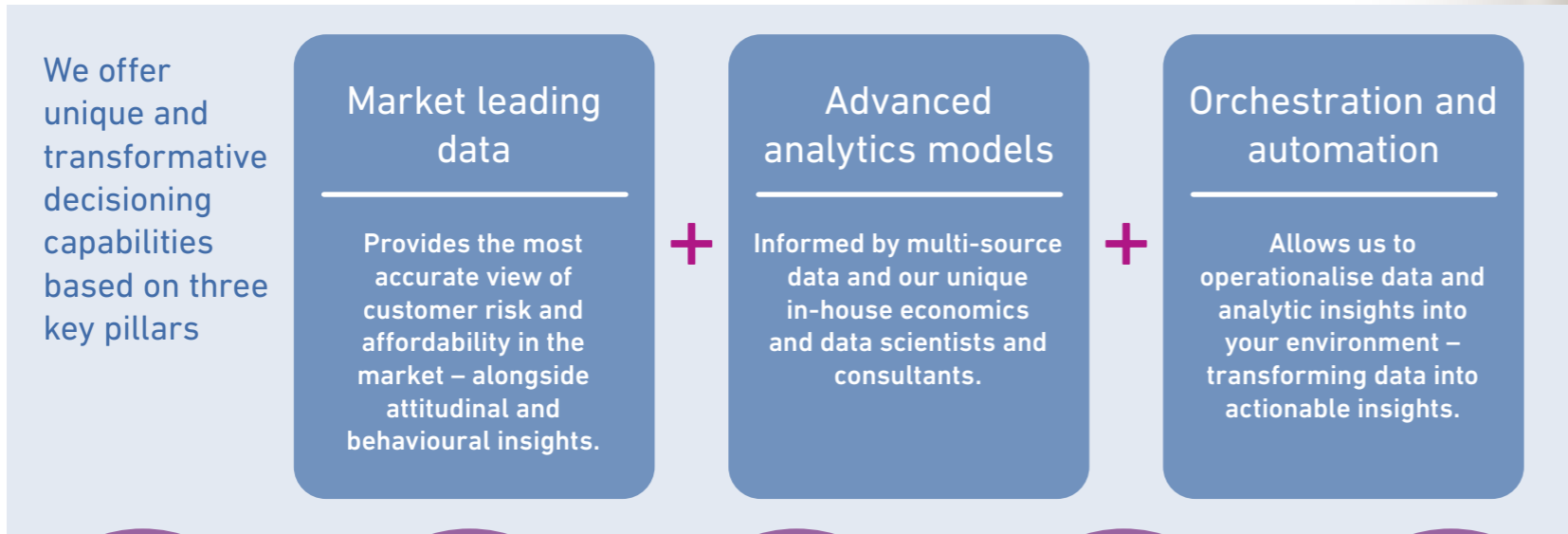
AUTOMOTIVE FINANCE COMPANY

Cut bad debt



Why Experian for decisioning?

Enabling you to make accurate, consistent and insight-driven decisions, Experian is a proven partner with unmatched experience in customer decisioning. We're custodians of data for over 1.3 billion people. We support consumers and businesses. And have a diverse range of clients. Big and small. Around the world.



Over \$2 billion in annual fraud savings for our clients globally

More than 300+ issued and pending patents

Diverse mix of small, medium & multi-national clients across 80 countries

Decisioning tools that deliver decisions to customers in less than one second

Five consecutive years as one of Forbes' "World's Most Innovative Companies"

Our growing portfolio of decisioning solutions offer customers all the benefits of cloud whilst bringing together Experian's advanced analytics, software capabilities and industry-leading data assets.



We are the only partner you need

Our decisioning solutions offer all the benefits of cloud whilst bringing together Experian's advanced analytics and software capabilities alongside industry-leading data assets.



Ease and speed of access.

To Experian and third-party data via simple APIs which you can configure how you choose, as you choose – across the customer lifecycle



Time to value. Reduce time and cost to source and deploy data – whilst reducing operating costs through greater automation which speeds up time to market, and decision



Agility and control. Test, build, deploy and monitor decisions and strategies through our user-friendly, user-controlled platform that's intuitive and analytically advanced – while bureau and data agnostic



Pay as you use.

With no IT set up costs or architecture complexity you can scale as you go, driven by cloud



Improve decision outcomes.

Through compliant, customer centric, data-driven decisions, which increase conversion and growth, while reducing credit and fraud risk in a fair, explainable way



Innovative and inventive.

Continuous investment in innovation is served automatically through our platform; while also offering you rapid access to new data, and new services such as advanced analytic models or scores



The breadth of our offering is unrivaled

We can support all, or part, of your business needs

DECISIONING		
DATA AND ANALYTICS		
ORIGINATIONS	CUSTOMER MANAGEMENT	COLLECTIONS
Modelling Market intelligence Marketing Optimisation Eligibility Data & Scores Affordability Fraud Identity Payments Software	Modelling Market intelligence Marketing Optimisation Personalisation Eligibility Data Validation Data & Scores Affordability Fraud Identity Payments Software	Modelling Marketing Data & Scores Affordability Payments Software

Our decisioning, analytics and data capabilities focus on four key stages of the customer lifecycle helping you improve decision making, decision management and accuracy



Pre-qualification:

Improve acceptance rates and deliver better outcomes for customers by showing them the products they're eligible for and enabling them to access affordable credit, fast.



Originations:

Customer acquisition solutions to help you make accurate, automated decisions in real-time to onboard the right customers.



Customer management:

Maintain an accurate view of all customers, assess changing circumstances, target new products, enhance the customer experience and retain more valuable customers.



Collections:

Personalise the collections process, effectively recovering debt whilst preserving long-term customer relationships.

Taking end-to-end decisions beyond data

No coding, with drag and drop functionality for new data integrations



Easy to add additional capabilities and increase capacity as your business grows or strategies change



Data secured in an enterprise-grade system that conforms to the highest standards of security and compliance



Out the box pre-configured application decision system with Experian credit, fraud and KYC services at its heart



Rapid deployment with solution activation in a matter of days



Configurable decision strategies based on tried and tested best practices



Scalable pricing model, with no upfront IT costs. Transactional pricing model reducing the barrier to entry



BI/MI reports and extracts to support continued process enhancement



Control, audit and versioning features for change management and security profiles to control user access



Cloud-based, so there's no expensive hardware or applications to install and maintain and keep secure



Evolving roadmap with new versions and enhancements available through automatic updates

2.8bn

We hold lifestyle segmentation data on over 2.8bn consumers in 29 countries

3 secs

We detect a person being a victim of fraud every 3 seconds

9bn

Through our fraud solutions we verified over 9bn transactions and events in the last 12 months



We are cited by analysts and recommended by clients

“ We’re really pleased with the service Experian have provided. They quickly understood our current position and future aspirations, and their relationship management model has meant all the various deliverables have come together via one contact point.”

Paul Martson,
Managing Director of Commercial Finance, Ratesetter



“ Our partnership with Experian is key for our business ambitions. What’s crucial is the flexibility the platform enables, including the continuous updates and enhancements. The ongoing addition of APIs and data into the solution will also continue to ensure we have the most accurate and complete view of a customer – inevitably improving user experience and decision outcomes”

Andrew Duncan,
CEO, Soar



“ We’ve got a long-standing relationship with Experian on data and decisioning platforms. We trust them, we know they take the time to understand the bespoke needs of the business and that was really key to us.”

Stuart Daniels,
Head of Credit, N Brown Group PLC



Hughes TV partnered with Experian and have seen positive benefit of PowerCurve Customer Acquisition, in order to transform their in-store and online credit applications, and customer experience. PowerCurve Customer Acquisition gave Hughes flexibility, but also intelligence. Hughes could understand their performance through continual monitoring of their strategies, accessed through easy-to-use reporting and MI templates inbuilt into the platform – but configured to their requirements.

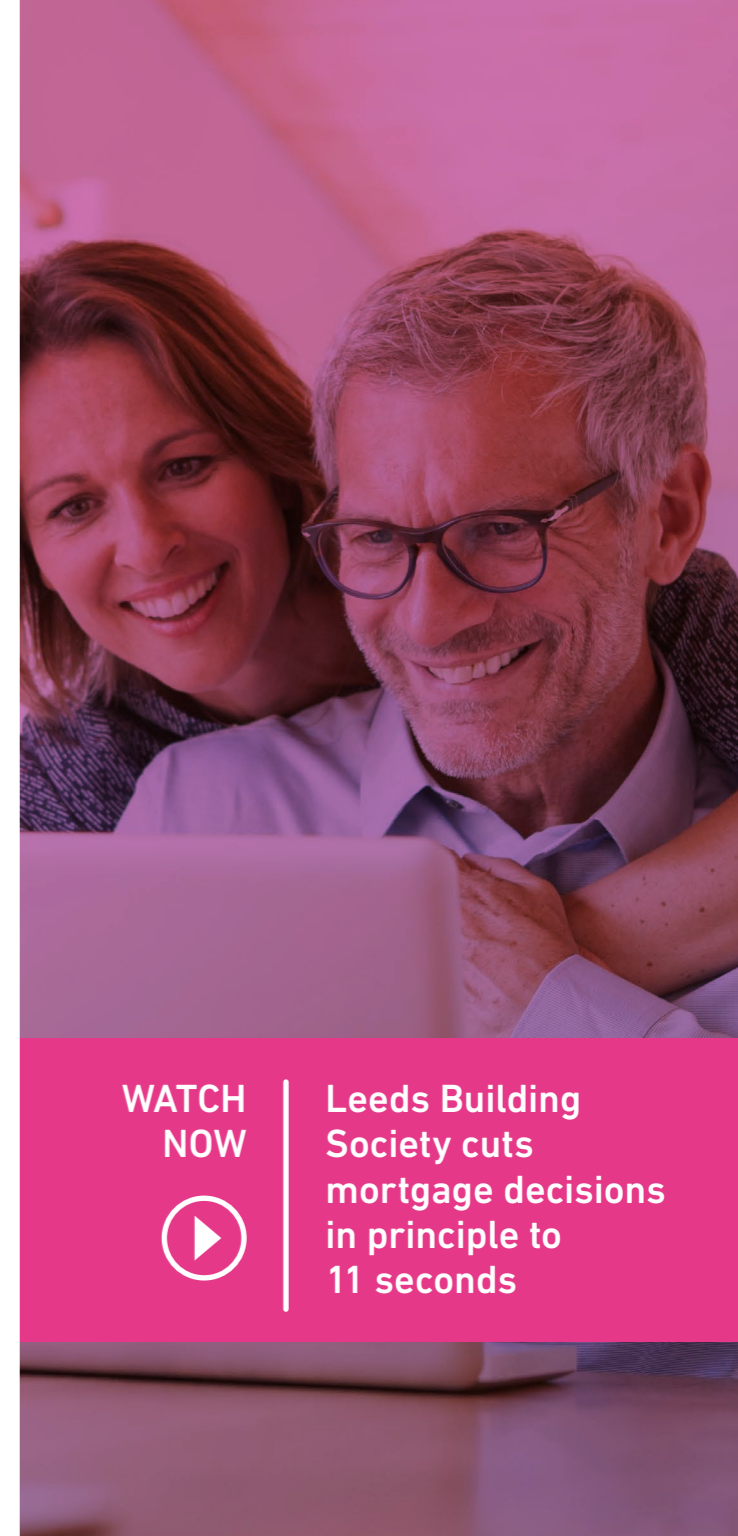
Hughes



WATCH NOW



Leeds Building Society cuts mortgage decisions in principle to 11 seconds





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