



INTRODUCING

# **ASCEND INTELLIGENCE SERVICES**

IMPROVE BUSINESS PERFORMANCE THROUGH  
**END-TO-END CREDIT DECISIONING**



## Manage your **scorecards** end to end like never before

How much could you increase profitability with better-performing models and strategies, developed and deployed quickly? In today's ever-changing world, it's imperative you adapt in order to remain competitive. Scorecards remain a key element of your credit strategy. But monitoring their performance, recalibrating, and deploying them can cause a massive strain on resource – resource that could be better utilised elsewhere.

- **How can** you monitor scorecard performance efficiently?
- **How often** do you assess the performance of your scorecards?
- **How long** does it take you to develop and deploy a new scorecard?
- **How regularly** do you redevelop your scorecards?





## Introducing Ascend Intelligence Services™

Building models can be extremely time-consuming. As a result, monitoring and optimising models becomes challenging. However, through **Ascend Intelligence Services™**, you can monitor, develop and deploy models at speed. **Ascend Intelligence Services™** is Experian's suite of analytical solutions which enable clients to evaluate critical business decisions with insight and speed. You'll be working alongside Experian Analysts via a single cloud-based platform - and they'll be on hand to help you every step of the way.

**Ascend Intelligence Services™**,  
you can monitor, develop and  
deploy models at speed.



# Ascend Intelligence Services Challenger™

A powerful and collaborative model development service.

Ascend Intelligence Services Challenger™ enables you to:



Upload your data through a convenient a single platform. Here, it's automatically combined with Experian's bureau data to create the modelling data set.



Rapidly prebuild a model and quantify the benefit to your business. An Experian data scientist will build your model and decision rules



Deploy approved models in just a few clicks via an API



Periodically retrain your models to ensure their continued effectiveness



Produce reports that are customisable and downloadable

## Ascend Intelligence Services Challenger™

allows for rapid iterations at scale, enabling us to build and recommend the best model for you from multiple

options. As Experian builds your model, you can review, comment on and approve the model, all from within the web portal.

A powerful and collaborative model development service.





# Ascend Intelligence Services Pulse™

A proactive model monitoring and validation service.

**Ascend Intelligence Services Pulse™** helps you monitor and validate the health of models that drive your business decisions. This is vital for navigating an unpredictable economy.

With **Ascend Intelligence Services Pulse™**, you get a convenient model health dashboard that includes:



A model health index



Performance summaries



Stress-testing results



Model risk  
management reporting



Model health alerts

## Ascend Intelligence Services Pulse™

Identify model disruption early so you can more swiftly remediate any issues. Based on best-practice approaches, **Ascend Intelligence Services Pulse™** runs a standard set of analytics to automatically complete validations and model stress-testing results. **Ascend Intelligence Services Pulse™** automatically builds challengers for your champion models, providing you with an estimated performance lift and financial benefit.

If you like the **Ascend Intelligence Services Challenger™**, we can rapidly customise it to meet your specifications, then deploy it.

# Improve the **speed, accuracy, and efficiency** of scorecard monitoring and development



## Test and learn

Ascend Intelligence Services™ enables us to rapidly iterate and recommend the optimal model to you based on multiple options.



## Increase your speed to market

Drastically reduce the time it takes to deploy models using Ascend Intelligence Services Challenger™ and benefit from the improvements much sooner.



## Operational efficiency

Save time and resources associated with model monitoring and optimisation through automated processes.



## Easy score setup

Simple web-based data upload and setup for rapid model deployment.



## Insights

Ascend Intelligence Services Pulse™ provides you with intuitive dashboards, which show model performance in an easy to understand format.



## Control

You will have complete visibility of models developed and have the ability to approve models before they're deployed.



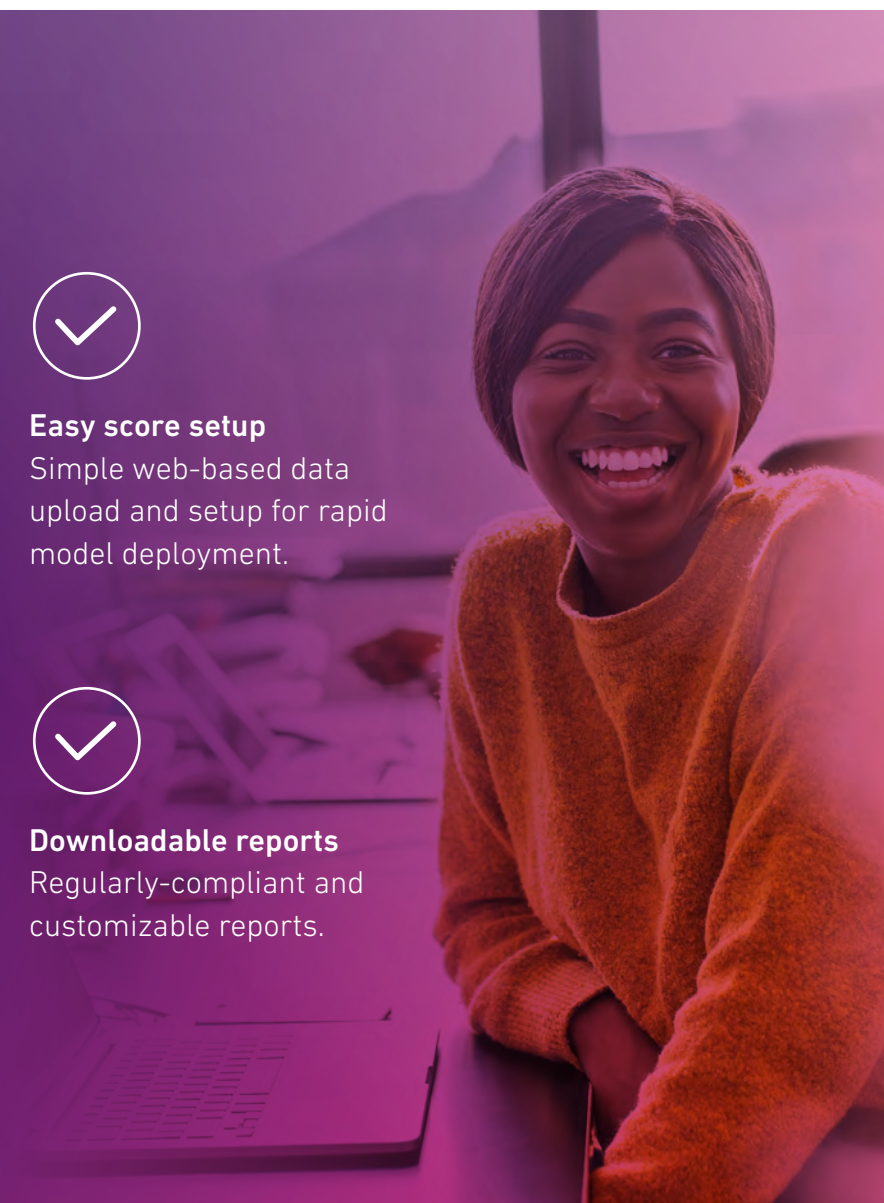
## We're machine-learning experts so you don't have to be

We have over 10 years' experience in developing ML models and over 100 UK-based analysts to help you on your journey to making the most of machine learning.



## Downloadable reports

Regularly-compliant and customizable reports.





## Decisions and next best actions – designed by your rules, exactly as you choose

Our next generation decisioning platform operationalises rich data and advanced analytics. Through our cloud-based decision management systems, these attributes are integrated to automate instant decision-making at scale, unlock value, and supercharge your performance – end to end.

All of our solutions are configurable, putting our clients in control of their strategy. We can offer rapid-start pre-configured decision systems with integrated data services and workflows, or dynamic systems allowing for customised workflows and integrations.

For more detail on our services, or for a free demo or consulting review, please get in touch.

Our next generation decisioning system includes and integrates solutions for:

### Originations & Acquisition

onboard more profitable customers using adaptive and targeted approaches.

Watch an overview



### Customer Management

proactively and intelligently manage each customer, to support growth and mitigate risk.

Watch an overview



### Collections

personalise collections processes to recover debt in a fair, efficient and compliant way.

Watch an overview



### Strategy Management

use insightful acquisition strategies to respond to customer and market changes fast.

Watch an overview



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