experian™

COMMERCIAL DELPHI RISK SCORES:

How increased data accuracy reduced risk exposure for two leading British Organisations.

Our latest generation of Commercial Delphi is our most accurate yet, combining an enhanced blend of data assets to deliver increased predictive power and more informed decisions across the whole credit lifecycle.

Commercial Delphi now includes Commercial Credit Data Sharing information. This data provides an insight into an organisation's cashflow and how well they pay back credit – key to providing accurate risk assessments.

Credit Cards	Loans	Current Account Takeover	Asset Finance	Commercial mortgages

To understand just how impactful increased data accuracy in commercial risk scores can be we worked with two leading UK organisations.

How Commercial Delphi helped a leading UK bank tackle bad debt

We worked with a leading UK bank struggling with a high volume of default businesses in their books. Leveraging the increased availability and accuracy of data with Commercial Delphi Generation 6, this high street bank saw:

35%
An **increased accuracy of 35%** when assessing businesses on their books

8%
A further **8% of businesses were identified as maximum risk** – and therefore subject to proactive measures to mitigate against arrears and bad debt

£3.7m
Resulting in a potential cost-saving of £3.7million per annum

How a leading UK telecoms provider optimised their acquisition strategy with Commercial Delphi

We worked with a leading UK telecoms provider who wanted to understand how they could more effectively identify risky businesses at the point of application.

By embedding Commercial Delphi Generation 6 into their acquisition process, they saw:

30%
An **increased predictive power of 30%** at point of application

7%
A further **7% of businesses were identified as maximum risk** – and therefore recommended to be rejected for credit

£500k
Resulting in potential cost-saving of **£500k per annum**

Just like these leading UK organisations, your business can unlock the power of Commercial Delphi to enable more informed decisions across the whole credit lifecycle:

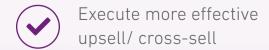✓ Accept more good customers and identify the bad

✓ Proactive spot and reduce bad debt and arrears

✓ Drive automation

✓ Increase your business profitability

✓ Execute more effective upsell/ cross-sell

To see how your business could make better lending decisions with the latest version of Commercial Delphi.

Complete this form today >