



PowerCurve™ Strategy Management

Quick, flexible, precise: the ability to affect change and succeed

Managing customer decisions is like weather forecasting. You want to know the conditions so that you can plan ahead. With integrated data and analytics, PowerCurve™ Strategy Management gives you the insight and control you need to make more informed decisions. And when conditions change, as they often do, you can quickly adjust. Increasing competition and rising customer expectations are no longer challenges that slow you down. Now you have a solution that allows you to consistently make critical decisions, with confidence.

PowerCurve™ Strategy Management helps you develop and deploy decision strategies more easily than before. You can also evaluate how well the strategies are working and continuously improve them over time. With this closed loop process, you can recognise signs of emerging risks or changing markets early on. And quickly adapt decision strategies to take advantage of opportunities and avoid negative outcomes. So as markets continue to shift, PowerCurve Strategy Management will help you keep risk in check, drive performance, and optimise the customer journey.

Key features

- **Flexible design studio** empowers business users to quickly design, test, and deploy decision strategies
- **World-class decision engine** proven in hundreds of installations worldwide provides high-performance strategy execution
- **Shared content** including decision-ready data, strategy building blocks, and templates infused with Experian know-how speed strategy development
- **Data-driven insights** improve decisions and are powered by scorecards, champion-challenger strategies and access to external modelling environments
- **Assisted Strategy Design** provides users with powerful yet accessible analytics to help build higher-performing strategies
- **Monitor and report** on the effectiveness of decision strategies to easily determine how strategies are performing
- **Enterprise-ready** with support for common IT requirements and standards

PowerCurve™ Strategy Management

Key benefits

- Increase revenue with higher take-up rates
- Reduce time to decision and enhance the customer experience
- Improve operational efficiency
- Manage risk more effectively
- Minimise losses and bad debt
- Gain flexibility to quickly respond to changing market conditions
- Ensure compliance with regulatory policies

Making the complex simple to understand

Data is a competitive asset for businesses. You can't make decisions without it – from growing customer relationships to adding new services or protecting against fraud.

At Experian, we unlock the power of data to create opportunities for consumers, businesses and society. Managing and safeguarding the largest and most diverse data repository in the industry means we can provide the answers you need for faster, confident decisions. Over 3,000 technologists and data scientists around the world use technology, analytics and insights to create meaning out of all that data. The end result? Make each transaction safer and more profitable. And strengthen customer trust and loyalty.

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PowerCurve™ Originations

What you don't know can't help you

The more information you have about a potential customer, the smarter you can be about whether and how to do business with them. You need that information to be accurate and you need it to be fast. PowerCurve Originations makes that happen. It delivers all the data, analytics and expertise to help you judge how likely a promising prospect is to becoming a valuable customer. And it does it in a fraction of the time other systems take.

By easing connections to credit bureaus and client data sources, PowerCurve Originations allows businesses to harness the value of expanding data assets for a complete view of prospects. Powerful decisioning and business process management capabilities enhance the originations process across channels while minimising costly customisations or coding. This is complemented by real-time visibility, insight and control every step of the way. In dynamic markets, inflexible solutions can become barriers to efficiency and customer satisfaction. PowerCurve Originations conquers this problem to deliver the rich blend of data, analytics, decisions and execution needed to increase profitability and grow customer lifetime value.

Key features

- **Strategy management** provides a robust, originations-specific business rules engine and optimisation function with built-in testing.
- **Unified design environment** empowers business users to quickly design and deploy strategies without coding.
- **Data connectivity and enrichment** harnesses the power of data across multiple bureaus and supplementary sources.
- **Analytics and scoring** draws on Experian's expertise in customer decisioning to support risk management and customer profitability and retention goals.
- **Originations process management** enables multichannel execution and consistent case management for improved productivity and compliance.
- **Integrated visualisation** provides real-time visibility and control through business activity monitoring and dashboards.
- **Extensible, modular design** facilitates a cost effective expansion across geographies, channels and the customer life cycle.

PowerCurve™ Originations

Key benefits

- Improve profitability
- Gain flexibility to quickly respond to changing market conditions
- Reduce time to decision and enhance the customer experience
- Increase efficiency
- Decrease customer acquisition costs
- Manage credit and fraud risks more effectively
- Satisfy compliance demands

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PowerCurve™ Customer Management

Use what you know to create meaningful interactions with your customers.

When it comes to managing finances, your customers have many choices. Give them a reason to choose you every time. With PowerCurve Customer Management you can take what you know about each customer and tailor your offers and actions. The result? Lasting and more valuable relationships – for you and your customers.

PowerCurve™ Customer Management gives you unmatched capabilities to turn customer-level analytic insights into a coordinated set of account-level treatment strategies, rapidly deployed and consistently executed across product lines and channels.

You need PowerCurve because in today's markets there's less room for missteps with customers. No company can afford to give a customer conflicting answers; overlook an opportunity to cross-sell; or make multiple, uncoordinated collections calls. It makes sense that account-level decisions should stem from a common customer-level understanding of the whole relationship.

PowerCurve Customer Management makes this process faster, easier and more efficient than ever before.

Key features

- **Holistic customer profiles for accurate, comprehensive segmentation** PowerCurve Customer Management creates a unique profile for each customer, encompassing their entire relationship with the organisation. This dynamic profile can include scores and metrics for risk, profitability, propensity to pay and lifetime value. The PowerCurve platform makes it easy to incorporate new data sources that further enrich the profile. This comprehensive profile is the key to accurately identifying your most valuable customers and those with potential to become more valuable. It's also the key to creating powerful segmentation schemes that drive differentiating treatments in all of the customer's interactions.
- **Common strategy design tools and reusable strategy content** Different users working on account-level decision strategies can share the same customer-level characteristics and build on the same segmentation schemes. It's quick and easy to drag and drop these and other decisioning building blocks (scores, standard calculations, dynamic reporting styles, etc.) from common repositories.

PowerCurve™ Customer Management

With PowerCurve, you also can share data and decisioning elements across other Customer Life Cycle decisioning areas, including originations and collections.

Powerful, simple-to-use analytics By activating the optional Assisted Strategy Design feature, you can help users without analytics expertise create high-performing decision strategies. These built-in analytics make interactive suggestions for the most predictive segmentation characteristics and also can automatically generate decision trees based on user-defined parameters. Built-in validation and simulation help users assess the impact of strategy choices and changes prior to production.

Market-tested Experian templates Accelerate strategy development by providing your users with Experian templates for specific types of customer management decisions, such as credit line management and retention. Users can copy and modify these templates, as well as develop their own, to create an expanding gallery of ready-made strategy content.

Rapid test-and-learn cycles Business users quickly deploy new and updated strategies, without the need for IT assistance, including designating them for Champion/Challenger testing. They also can control performance monitoring by simply selecting from a range of dynamic report styles, which self-configure to match the segmentation characteristics and key performance indicators (KPIs) in the strategy. Because performance reports are viewable within the design environment, users quickly see what is working well and what isn't.

Gaps between expectations and results point to opportunities for improvement as well as early signs of market and economic changes affecting customer behavior.

Now you can apply customer-level differentiation to a wide range of account-level decisions:

Pricing — Price account services at competitive levels while better controlling risk and maintaining margins by assessing profitability at the customer level.

Limit management — Make proactive and reactive limit increases and decreases based on overall customer and shadow limits. Automatically authorise extended credit limits for good customers, based on not only risk, but also overall profitability and projected lifetime value.

Cross-sell and up-sell — Identify opportunities to meet a wider range of customer needs while distributing residual credit and risk exposure across accounts. Improve targeting and coordination of outbound marketing campaigns. Respond to inbound requests in a manner that demonstrates you know the customers and value their business.

Utilisation — Proactively reach out to customers who have accounts with potential untapped value. Customer-level segmentation helps you assess whether the products they currently have are the best ones to serve their needs. Offer alternative products they're more likely to use in a manner that is profitable for your organisation.

Customer retention — Reduce attrition by identifying customers at risk and assigning account-level incentives (rewards, limit increases, balance transfer offers, etc.) to retain them. Proactively reach out to dormant accounts with potential untapped value.

Debt control — Carry out regular customer reviews to detect early signs of increasing risk. Take carefully targeted precollections action to help customers avoid delinquencies. Consider the value of the entire relationship when assigning focused collections treatments.

Keep and nurture valuable customer relationships with targeted, coordinated treatments, product lines and channels.

PowerCurve helps make the right customer decisions across dynamic business environments. Unlike other decision management platforms PowerCurve provides new levels of flexibility, insight, control and agility so you can:

- Easily incorporate new decisioning capabilities into your existing environment
- Improve decisioning performance and return on investment throughout your organisation
- Accelerate time to market while boosting overall productivity
- Adapt and maneuver in ever-changing markets

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PowerCurve® Collections

Getting debt collection right is about more than money

Every interaction with a customer is an opportunity to strengthen the relationship. Even when it comes to debt collection. A missed loan payment or a bill not paid on time could mean your customer was just forgetful or facing real financial difficulty. Knowing the difference is important to deciding which course of action to take.

Putting that knowledge into action is even more critical. PowerCurve Collections offers these insights and provides the guidance needed to personalise the collections process, effectively recovering bad debt while preserving long-term customer relationships.

PowerCurve Collections unlocks the power of data and analytics giving collections teams a process that's fair and efficient. The latest user interface ensures the best possible user experience, providing a consolidated view of relevant data and guiding the agent experience for sustainable outcomes for customers. Then it applies these insights along with analytics and powerful BI tools, to drive precise collections actions that are proven to increase recoveries. The best collection action may be a high touch outreach effort or one that's more automated such as AIVA Artificially Intelligent Virtual Assistant.

Either way, PowerCurve Collections has the operational capabilities that can easily handle these actions. In the end you have a cost-effective and compliant collections process focused on retaining the valuable customers that are such a crucial part of your business.

Key Features:

- **Updated User Experience** allowing all users to quickly view relevant data and create the best outcomes for every customer
- **Unified design environment** empowers business users to quickly design and deploy collections strategies and workflows
- **Data connectivity and enrichment** provides access to data from a wealth of sources to build a more complete view of customers
- **Analytic insights** include integrated scorecards, champion-challenger capabilities, and simulations to fuel better collections decisions
- **Strategy management** provides a proven decision engine that determines effective and compliant collections actions
- **Operational collections** can automate routine activities and provide collectors with advisory support tools
- **Automated tools** including AIVA offering a convenient, discreet way for customers to manage accounts, interact with collectors, and make payments
- **Integrated reports and powerful BI capabilities** provide visibility to ensure that the collections process is highly performing

Product Sheet
PowerCurve® Collections

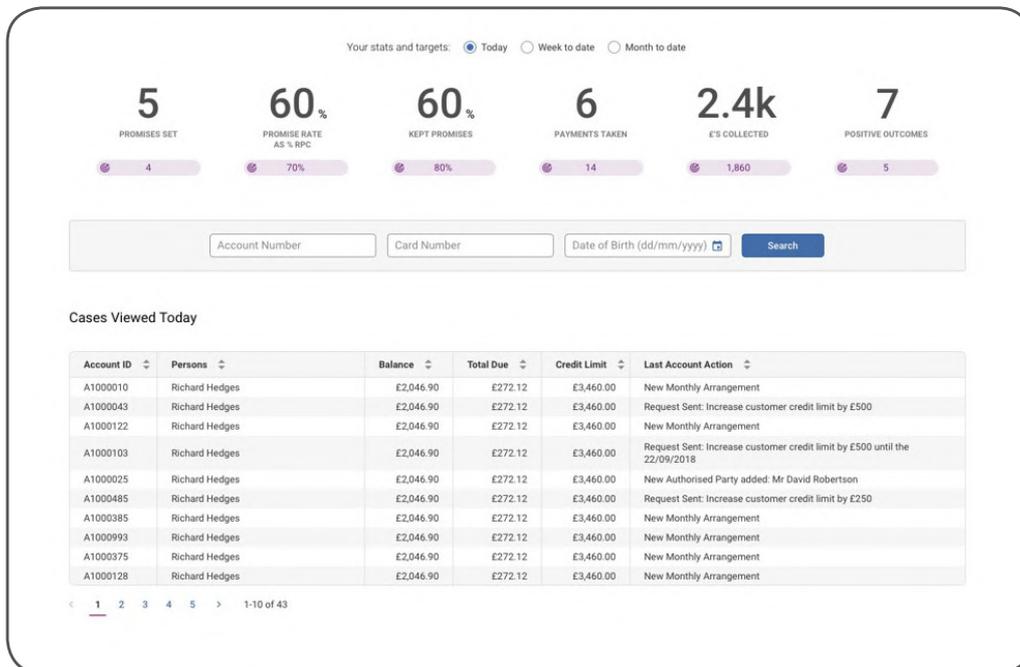
Key Benefits:

- Personalise the collections process
- Increase debt recovery and maximise profit
- Several automated options providing customer choice
- Reduce bad debt
- Improve cash flow and drive growth
- Cut the cost of collections
- Comply with regulations
- Enhance the customer experience
- Realise a faster return on investment

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