

PowerCurve[®] Customer Acquisition

Intelligence built in at every point in the acquisition process

A new wave of digitally-savvy consumers has altered the business landscape. Riding alongside this wave is a surge in data that most firms view as a prized asset. Yet many struggle with harnessing this data to gain an accurate picture of potential customers and deliver a superior digital experience.

PowerCurve Customer Acquisition is here to transport your customer acquisition process to the digital era. It instantly collects customer information and enhances it with a range of credit, fraud and internal data for an accurate view of customers. Advanced analytics and rapid, automated decisions ensure you can acquire reliable, profitable customers and avoid those that pose too much risk. And, if there's any uncertainty, a smart workflow can quickly resolve exceptions.

These capabilities, and our unmatched credit risk expertise, are joined up in a cloud-based offering that's sophisticated and secure but without the steep set-up costs, lengthy deployment and never-ending IT challenges. PowerCurve Customer Acquisition enables rapid yet precise lending decisions that revitalise the customer experience, all while keeping risk and acquisition costs in check.

PowerCurve Customer Acquisition at a glance

The cloud-based architecture ensures PowerCurve Customer Acquisition is safe, secure, simple and quick to implement.

PowerCurve Customer Acquisition has intelligence built in to help you

- PowerCurve helps businesses **maximise revenue** by increasing automation to achieve uplift in accuracy that delivers higher acceptance rates for 'good' customers.
- It helps **increase profitability** by connecting data and analytics to increase approvals whilst reducing risk and bad debt.
- Optimise customer-centric decisioning through access to market leading origination and decisioning capabilities without the need to own software or hardware.
- Make smarter changes at speed, with accuracy and see the benefits faster.



Acquisition Fundamentals



Key Features

PowerCurve Customer Acquisition has been developed in response to increasingly complex market demands and offers agile, scalable decisioning. PowerCurve Customer Acquisition is an end-to-end decisioning solution that is ready to support a rapidly changing business environment with the tools that drive more accurate decisions with incremental improvement.

- Application data: Capture through configurable screens or **integration with third-party systems**.
- Data links combine credit, fraud and internal data for **acquisition decisions**.
- Rich analytics and attributes that are **highly predictive** feed into scores and strategies.
- PowerCurve is available as a service – incorporating the **latest cloud technology** infrastructure with security and product enhancements added automatically.
- It provides **API connectivity** to the latest data that provides the insight to fuel your analytical models and decisions. Our APIs connect you to credit bureau data, your internal data, identity and fraud checks through the Experian front-end or via your systems.
- **Configurable strategies** controlled by parameters, apply scores and rules to deliver automated decisions.
- **Workflow tools** process referred applications and bring intelligence to exception handling.
- **Built-in reporting** which includes pre-configured reports to track performance and learnings to make informed strategy changes.
- Easily import **Machine Learning models** that have been created outside of the system and apply them to your strategies.
- Perform **identity verification and fraud check** to reduce risks associated with identity theft and synthetic identity creation through seamless connection to Experian fraud products.
- Industry leading **scores and bespoke scorecards** leveraging data and advanced predictive analytics to drive better business decisions.
- Affordability modelling to accurately determine **creditworthiness and affordability** so that you are confident in your customers' ability to repay their loan.

Data and analytics at every point in the acquisition process to:

- **Lower acquisition costs:** High levels of automation mean instant approvals and less costly manual intervention.
- **Improve acceptance rates:** Know more about your applicants and approve quality customers with confidence.
- **Better the customer journey:** A smoother, faster digital journey, enabled by using the right data at the right time.
- **Reduce credit and fraud risk:** Make more informed decisions to protect your business with assistance tools that simulate and test strategies.
- **Increase reaction to changing markets:** Tools that allow you to pivot with speed and agility.

Reach for the clouds & be more agile with SaaS

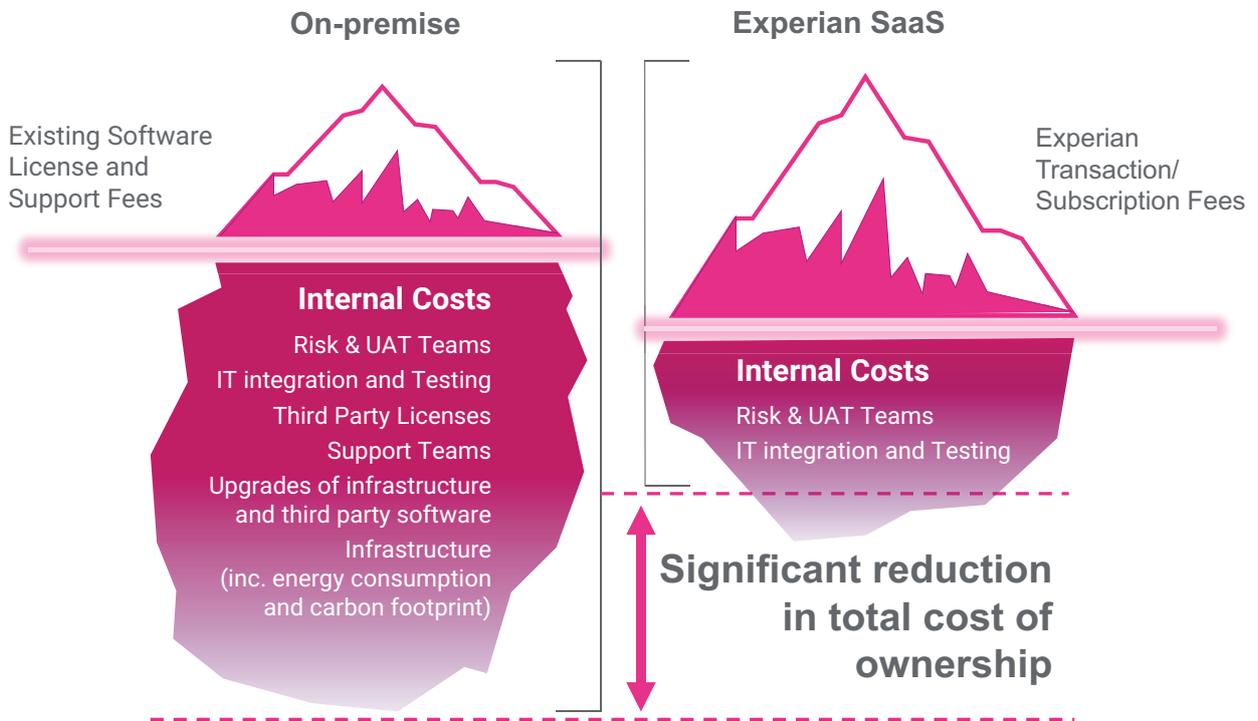
PowerCurve is offered as Software as a Service (SaaS) – meaning that we are now implementing a cloud solution that provides a more effective and efficient delivery of updates and enhancements to the solution.

Our software as a service model gives you the following out of the box benefits:

- **Security first.** Our service uses highly secure, state-of-the-art software, platforms and infra-structure. Security patches are continuously and seamlessly applied.
- **Fully automated software version upgrades.** New functionality, such as our continuously evolving machine learning ingestion plug-ins, is available whenever you chose to use it. There are no more expensive upgrade projects.
- **API and microservice architecture.** You are able to self-serve to consume and integrate our services across your business.
- **You are in control.** Measures, auditing, monitoring and alerting are created as standard features.



Reduce internal costs with SaaS



Significantly reduce the internal costs of running on-premise software such as:

- The teams of people required to support the physical and technical infra-structure, service levels, databases, interfaces, security, etc.
- Third party licence fees, e.g.for databases, operating systems, etc.
- The cost of the physical environments including depreciation of hardware, replacing hardware every few years, etc.
- The cost of the technical environments including regular upgrades of all third party software and associated testing.
- Deployment processes created and managed by the client to publish changes into test and production environments.
- Technical monitoring processes created and managed by the client.
- Governance of the platform.

Preconfigured SaaS decisioning solutions to enhance the customer journey

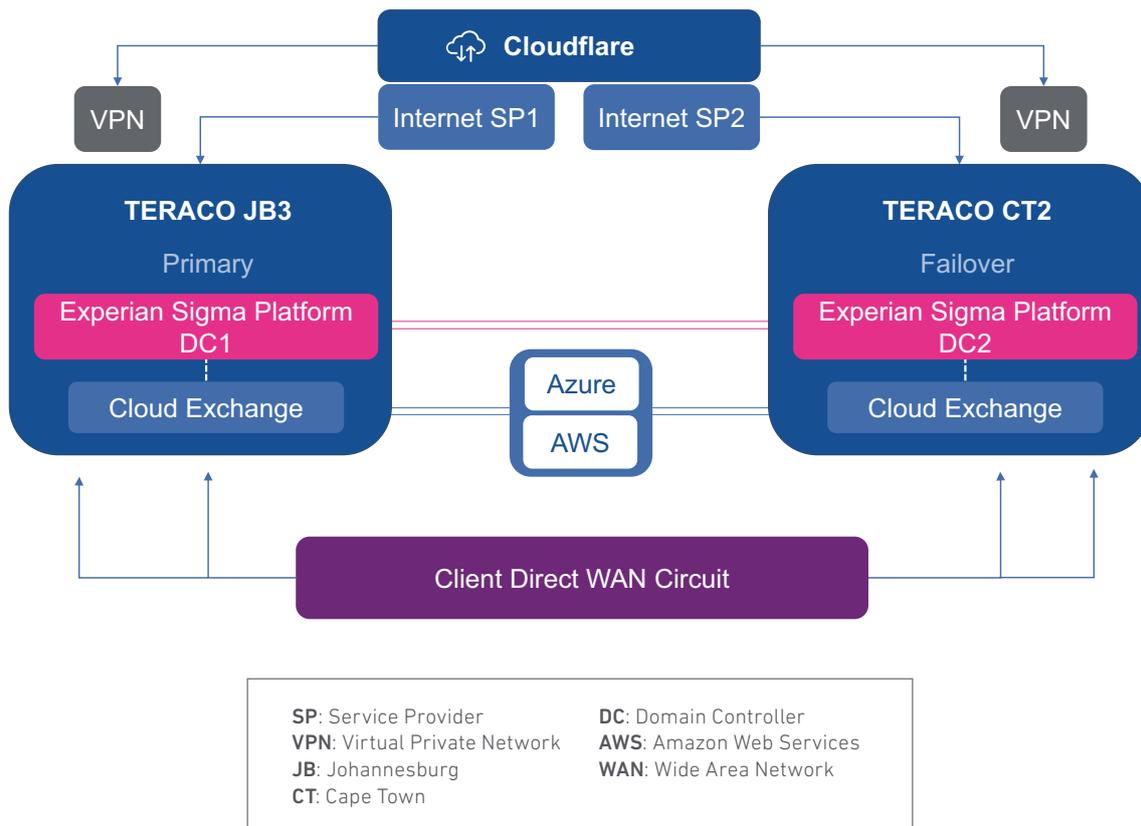
Experian has a long history of bringing together data, analytics and decisioning technology to power opportunities for businesses and consumers. Now, our expertise is yours with preconfigured SaaS solutions that simplify and automate key decision-making processes across the customer journey.

Our SaaS decisioning solutions are deployed on an enterprise-grade platform that incorporates the highest security standards, including a layered model that isolates and secures sensitive data. This same infrastructure also ensures these solutions are highly available and can scale to handle large volumes of data and transactions. And for modern business processes that require a diverse mix of services, an open API easily connects our solutions to others in your environment.

In an increasingly competitive market, Experian's SaaS decisioning solutions like PowerCurve Eligibility Check and PowerCurve Customer Acquisition deliver the instant decisions today's consumers expect with the security, reliability, and scalability that growing yet practical businesses demand.

Experian South Africa Cloud Configuration

- **State-of-the-art network** to serve our clients out of Cape Town, Teraco CT2 and Johannesburg Teraco JB3.
- Teraco is a **high availability solution** that provides our primary and failover capability.
- **Data is kept in sync** between our physical locations.
- Preferred primary site is based on the least distance from your core network for **best network latency**.



To find out how PowerCurve Customer Acquisition can help you make faster, more accurate decisions, contact us at www.experian.co.za