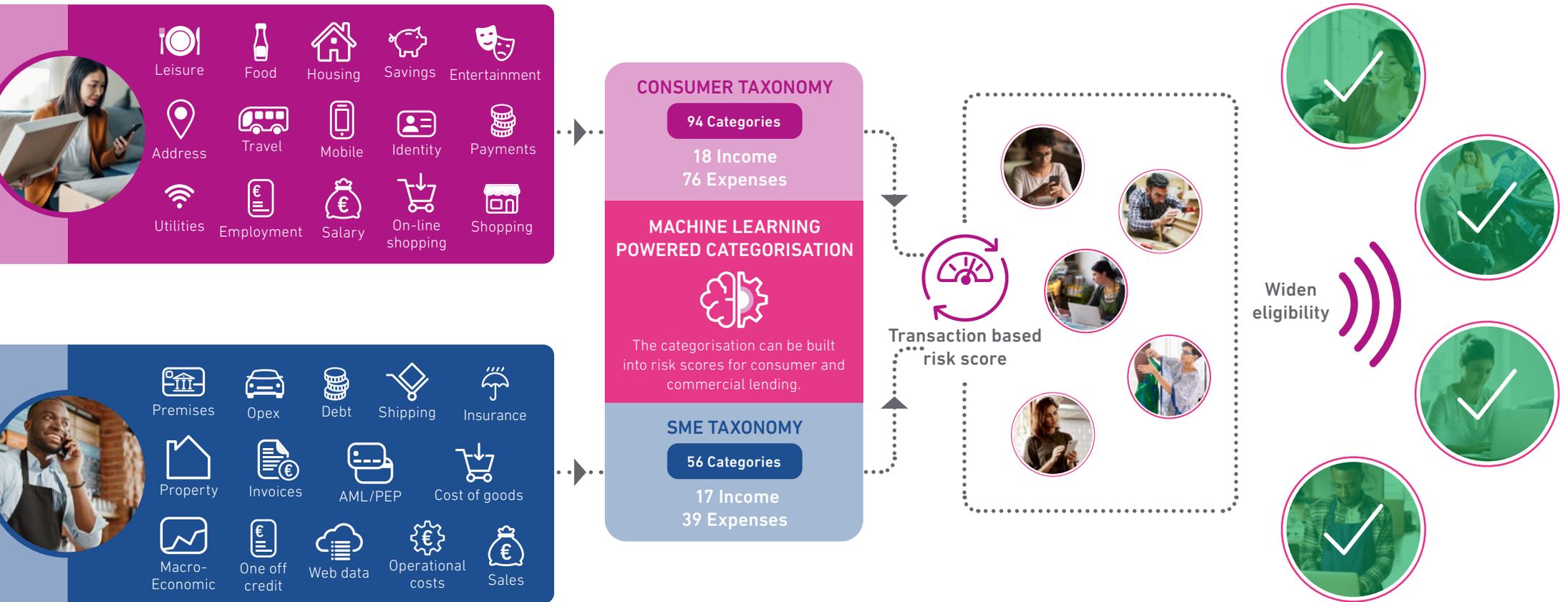


USE CASE

TRANSACTIONAL INSIGHT TO ENHANCE EXISTING PROBABILITY OF DEFAULT MODELS AND SCORES

Don't miss out on new customers because of a lack of customer insight. Open Banking provides access to up-to-date transactional data, where income and expenditure information is used to improve probability of default scores and models. Experian's advanced analytics team help clients to develop standalone transactional scores or blended scores to boost Gini performance and improve accuracy.



UPLIFT YOUR PERFORMANCE WITH MORE PREDICTIVE MODELS AND A STEP-UP IN ACCURACY

Transactional data KPIs are optimised for credit risk, affordability, fraud/anomalies, and churn. This translates into great accuracy of models that support your decisioning logic.



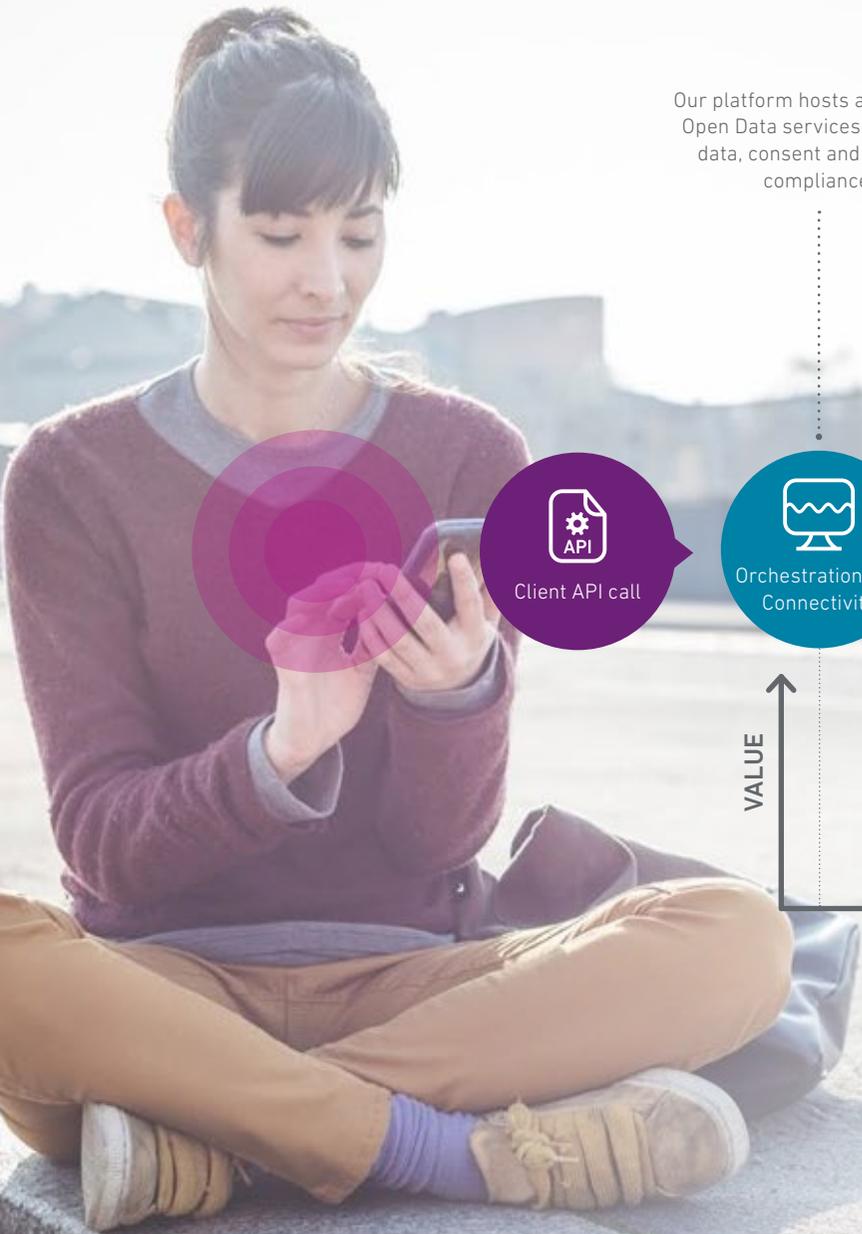
FROM 10% UP TO 20%

Blended scorecards typically deliver improved levels of predictiveness compared to existing scorecards*.

Open Banking based scores shows higher predictiveness than traditional origination models and when blended with bureau data provides significant performance uplift. This results in increased profit and reduced bad debt.

(* Based on existing assignments. Performance uplift for each client will differ depending on data inputs and existing performance levels.

OUR OPEN BANKING SERVICES INCLUDES ORCHESTRATION, CATEGORISATION AND ADVANCED ANALYTICS



Our platform hosts all Experian Open Data services, manages data, consent and ensures compliance.

We've developed and trained market specific engines that are maintained by our local experts to perform with accuracy levels greater than 90%

ID Verification powered by Account Owner Verification using transactional data

Client API call

Orchestration and Connectivity

ID Verification

Categorisation

Affordability

Aggregations and Transactional Score

Blended Bureau Data

Integrated Decisioning

VALUE

EXPERTISE REQUIRED

Advanced scoring, analytics and monitoring

Affordability solutions that deliver market relevant aggregations and KPI's to support better decisions with explainable outcomes.

Advanced analytics is used to analyse collected information to deliver improved affordability and credit risk scoring performance.

Build and deploy into decisioning environment.

We can support clients with an end to end solution. From connectivity and orchestration, to the more complex affordability and probability of default models and scores, our experts will help assess your specific goals to deliver an optimal uplift in your performance. We work with you to build and deploy the improved models into your decisioning workflows.

HOW WE CAN HELP



Experian helps you grow your business by making fast, accurate lending decisions with confidence. Gain clarity through data and analytics, supporting you with expertise to optimise performance whilst ensuring fair and responsible lending.

We'll help you maximise effectiveness by enabling you to:



Access best-in-class data to gain in-depth information about customers and their risk profile



Integrate AI/ML at speed giving you a continuous understanding of opportunities and risks



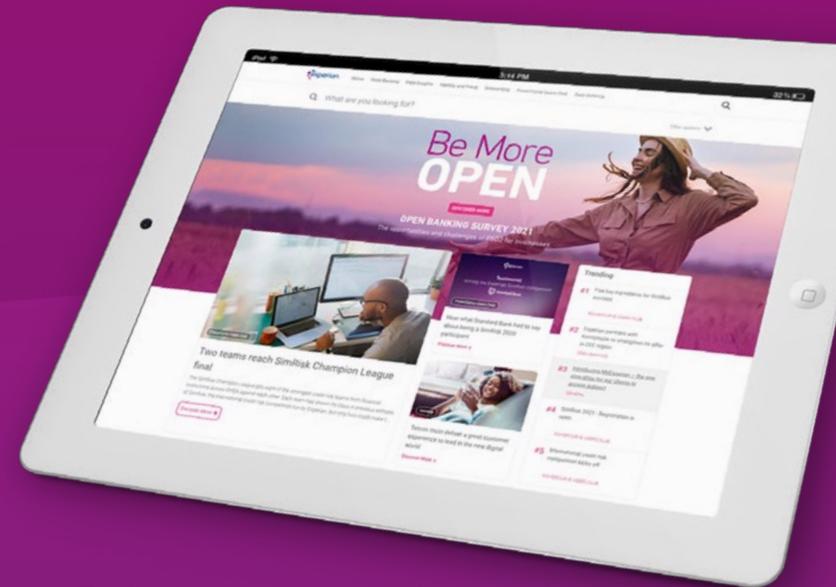
Ensure regulatory compliance with model monitoring and validation requirements



Turn insight into action accelerate deployment of models into live operational environment



Monitor models and scenarios in real time enabling you to adapt in an instant



To find out more, get in touch.

Please contact your local Experian office or visit the Experian Academy website.