

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

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.

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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 authorize 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