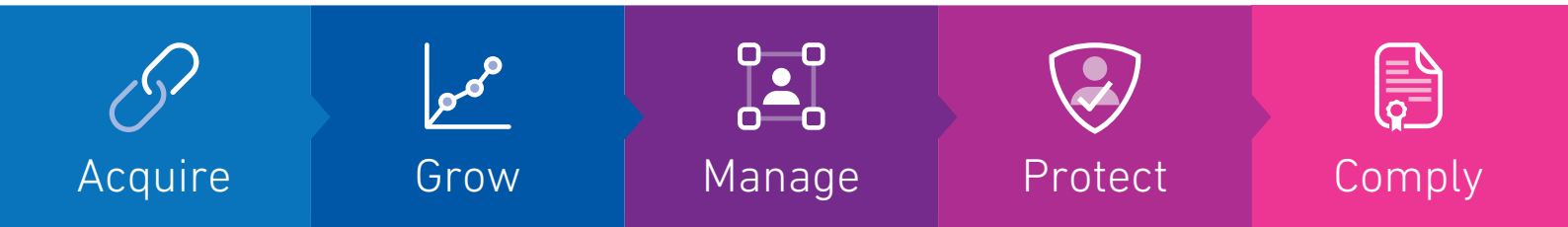


PowerCurve™

Make better and faster decisions across the entire customer journey



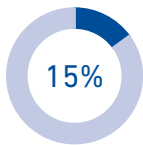
Decision Engine

Agility	Flexibility	Insight	Control
Rapid strategy design	Component based architecture	Assisted strategy design	Strategy design with business owners
Anticipate changes	Unified design environment	Integrated analytics	Minimise exposure and risk
React quickly		Market-tested content	

Delivering Business Impact



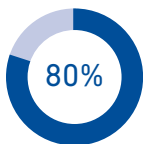
PowerCurve Originations



Increase in sales through improved accept rates

5%

Reduction in bad debt through better exposure management



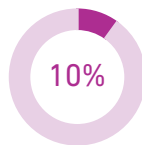
Reduction in processing time through automated decisions



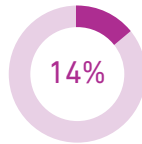
PowerCurve Customer Management

10%

Increase in acceptance rate for cross sell/up sell



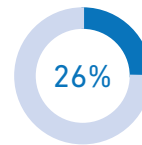
Increase in profitability through risk-based pricing



Increase in profit with better limit setting strategies



PowerCurve Strategy Management



Improvement in delinquency rate

25%

Increase in efficiency with an improved collections process

