

PowerCurve™ Originations

Pre-configured for
Consumer Lending



The once straightforward task of consumer loan origination is increasingly anything but. Regulatory pressure, demanding customers and more competition are challenging lenders of all types. This is often compounded by the use of legacy originations systems that are failing to keep up with a changing market.

The by-product of these conditions is constrained growth and the remedy usually involves an investment in updated loan origination technology. But this too, is becoming ever more difficult. The high cost of ownership, lengthy delivery cycles, and competing priorities can easily get in the way of progress.

PowerCurve™ Originations, Pre-configured for Consumer Lending, overcomes these obstacles with a comprehensive solution designed for organisations looking to take a best practice approach to the originations process. Pre-configured templates for specific products and lending processes have been developed based upon our deep experience in originations removing the need for heavy customisation. This leads to a faster time to market and accelerates time to value. What's more, our progressive, modular design offers the flexibility to adapt to a complex consumer lending landscape and finally brings back efficiency, responsiveness and growth to the lending process.

Key features

- **Pre-configured application** for consumer lending products based on best practices requiring minimal customisation
- **Fit for purpose solution** speeds implementation yet still allows for additional client configuration
- **Originations process management** enables multi-channel execution and consistent case management for improved productivity and compliance
- **Strategy management** provides a robust, originations-specific business rules engine with built-in testing
- **Data connectivity and enrichment** harnesses the power of data across multiple bureaus and supplementary sources
- **Extensible platform** that can flexibly and dynamically grow over time as business requirements evolve

Key benefits

- Leverage leading, best practice originations techniques
- Increase accept rates and acquire more customers
- Reduce customer acquisition costs
- Improve the customer experience
- Gain flexibility to respond to market opportunities and regulatory changes
- Use IT resources efficiently

Customer acquisition expertise

Experian is the right choice for businesses seeking a partner with deep expertise in customer acquisition. Our long history of serving many of the largest institutions around the globe, as well as smaller organisations looking for a competitive edge, gives us unique insight into the challenges our clients face when acquiring customers and how to overcome them.

Our expert teams help clients navigate the ever changing customer acquisition landscape. New channels and products, changes in consumer behaviour, and increased regulatory demands are a few of the most pressing concerns that we address daily as we work with clients to drive more value from their customer acquisitions processes. So whether the need is a modest improvement to an existing process or a comprehensive, end-to-end solution, our technology and partnership enables clients to reach their customer acquisition goals.

About Experian Decision Analytics

Experian Decision Analytics enables organisations to make analytics-based customer decisions that support their strategic goals, so they can achieve and sustain significant growth and profitability. Through our unique combination of consumer and business information, analytics, decisions, and execution, we help clients to optimise customer value and actively manage it over time.

Experian collaborates closely with clients to identify what matters most about their business and customers, then create and implement analytics-based decisions to manage their strategies. Experian enables organisations to realise increased revenue, controlled risk, enhanced operational efficiency, and superior compliance for competitive advantage.