

PowerCurve[®] Originations

What you don't know can't help you

The more information you have about a potential customer, the smarter you can be about whether and how to do business with them. You need that information to be accurate and you need it to be fast. PowerCurve[®] Originations makes that happen. It delivers all the data, analytics and expertise to help you judge how likely a promising prospect is to becoming a valuable customer. And it does it in a fraction of the time other systems take.

By easing connections to credit bureaus and client data sources, PowerCurve Originations allows businesses to harness the value of expanding data assets for a complete view of prospects. Powerful decisioning and business process management capabilities enhance the originations process across channels while minimising costly customisations or coding. This is complemented by real-time visibility, insight and control every step of the way. In dynamic markets, inflexible solutions can become barriers to efficiency and customer satisfaction. PowerCurve Originations conquers this problem to deliver the rich blend of data, analytics, decisions and execution needed to increase profitability and grow customer lifetime value.

Key features

- **Strategy management** provides a robust, originations-specific business rules engine and optimisation function with built-in testing
- **Unified design environment** empowers business users to quickly design and deploy strategies without coding
- **Data connectivity and enrichment** harnesses the power of data across multiple bureaus and supplementary sources
- **Analytics and scoring** draws on Experian's expertise in customer decisioning to support risk management and customer profitability and retention goals
- **Originations process management** enables multichannel execution and consistent case management for improved productivity and compliance
- **Integrated visualisation** provides real-time visibility and control through business activity monitoring and dashboards
- **Extensible, modular design** facilitates a cost effective expansion across geographies, channels and the customer life cycle

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Key benefits

- Improve profitability
- Gain flexibility to quickly respond to changing market conditions
- Reduce time to decision and enhance the customer experience
- Increase efficiency
- Decrease customer acquisition costs
- Manage credit and fraud risks more effectively
- Satisfy compliance demands

Making the complex simple to understand

Data is a competitive asset for businesses. You can't make decisions without it – from growing customer relationships to adding new services or protecting against fraud.

At Experian, we unlock the power of data to create opportunities for consumers, businesses and society. Managing and safeguarding the largest and most diverse data repository in the industry means we can provide the answers you need for faster, confident decisions. Over 3,000 technologists and data scientists around the world use technology, analytics and insights to create meaning out of all that data. The end result? Make each transaction safer and more profitable. And strengthen customer trust and loyalty.