

A woman with long brown hair, wearing a white lab coat, is looking intently at a whiteboard. The whiteboard is covered with various diagrams, charts, and handwritten notes. In the background, other people are visible, some pointing at the board. The overall scene suggests a collaborative work environment focused on data analysis or research.

Analytics Overview

5/21/2020



Companies want to use **Advanced Analytics** to enable business strategy, but often face implementation challenges

61%

of company executives indicated that machine learning and AI are their company's most significant data initiative in 2019¹



94%

percent of companies agree that personalization is critical to their current and future success, but face major barriers



IT roadblocks



Legacy technology¹

Companies find it difficult to manage regulatory compliance and risk while leveraging new data sources and adopting advanced analytical capabilities

¹ <https://www.ibm.com/watson/marketing/resources/2019-marketing-trends/>

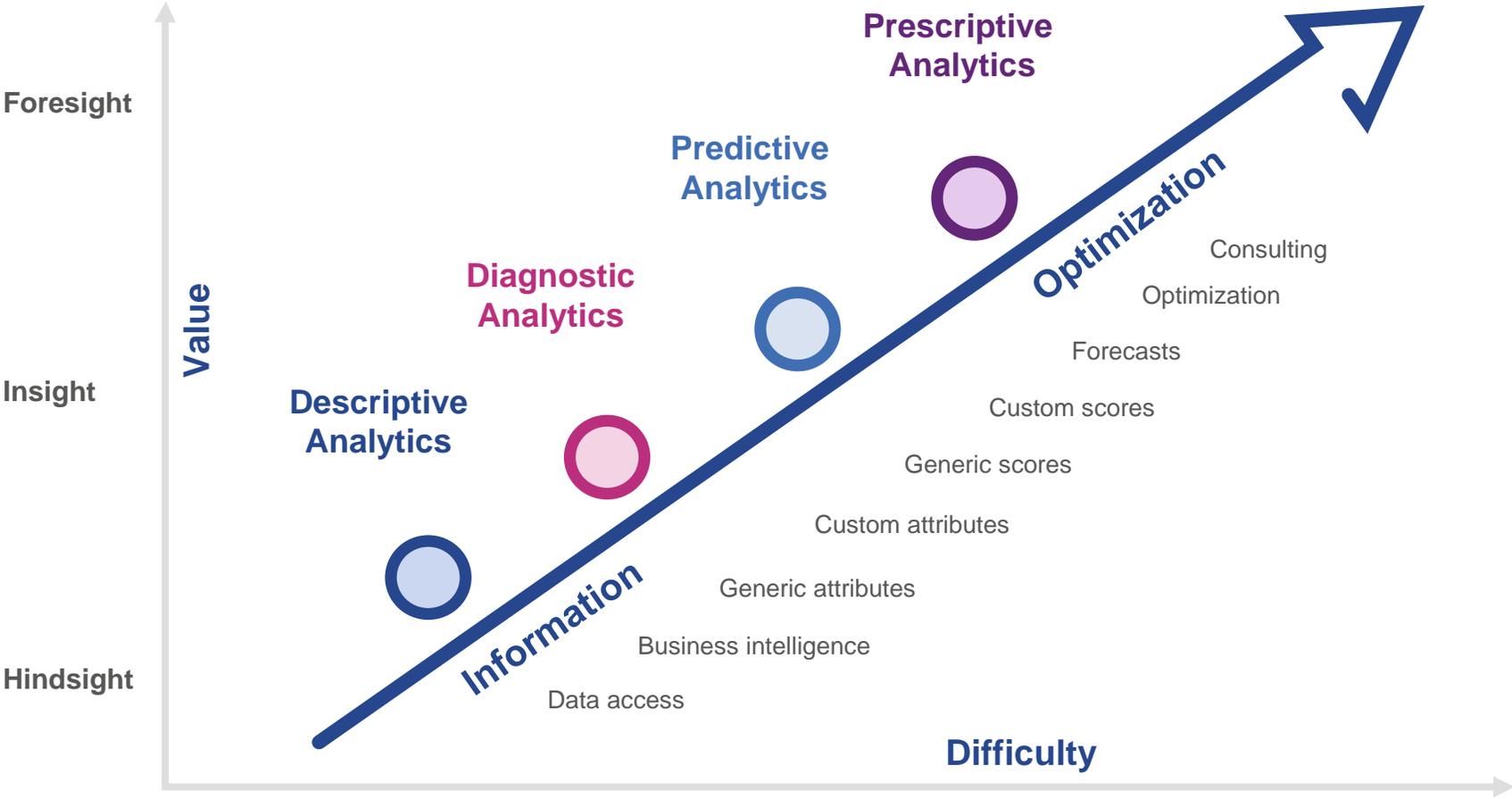
Data alone will not help you solve business problems



“Almost all C-suite executives at large enterprises believe data and analytics are important to their business, but most are struggling to become data-driven businesses -- and more than half say they don't even know what data to collect.”

CIO Magazine

From descriptive analytics to prescriptive analytics, we can help you make the best business decisions



And our expertise is unmatched in the industry



We've been developing models and analytical solutions within North America since 1976.



We have a proven methodology in linking data and building best-in-class attributes and models.



Our 200+ consultants and data scientists have unmatched experience in developing and delivering analytical solutions across all stages of the credit lifecycle.



Our clients include North America's top 10 card issuers, the top 5 mortgage lenders / retail banks, and the top 4 consumer finance companies along with hundreds of banks, credit unions, auto captives, telecom, and utility clients.



We develop tri-bureau enabled attributes and models using the latest statistical techniques including machine-learning, resulting in sophisticated and predictive models.

Using Experian analytics will bring you closer to your customers



Customer experience

Identify the most profitable customers more quickly and gain more insight so you can make individualized decisions and provide a personalized experience



Cost

Deploy new models and strategies more efficiently and reduce expenses associated with managing models for multiple lending products and bureaus



Risk and loss

Improve the accuracy and power of your predictive models and forecasts and quickly respond to changing market conditions



Growth

Expand the credit universe to reach thin file consumers or those with lower credit scores while limiting risk and better understand your customers through access to a breadth of data sources



Compliance

Lend more fairly and manage model governance while keeping up with changes in reporting practices and regulations

Across all elements of the life cycle

We have developed analytics to give you insight into customer behavior and help manage the decisioning process.

Minimize Risk & Optimize Revenue

Prospecting / Customer Acquisition

- In the Market
- Response
- Activation
- Conversion
- Purchase propensity
- Income / wealth

Customer Management

- Behavioral Risk
- Loyalty and Satisfaction
- Retention
- Cross-sell
- Utilization

Collections Recovery

- Pre-delinquency
- Early stage collections
- Late stage collections
- Recovery
- First Party Fraud
- Operations Management

Originations

- Acquisition Risk
- Fraud
- Exposure Assignment
- Pricing

Account Management

- Profitability
- Activation / reactivation
- Revenue
- Transactional fraud
- Exposure management

Enterprise Risk

- Loss forecasting
- Compliance
- Governance
- Audit



Our analytics capabilities span across multiple specialties

Attributes

- 4,500+ Industry leading credit attributes that can be used across the lifecycle
- Easy to consume for research and development needs
- Well documented and monitored
- Quick implementation options

Scores

- Bureau scores
- Risk scores to control for fraud and default
- Prospecting scores to drive revenue
- Estimations to increase customer acquisition efficiency

Prescriptive analytics

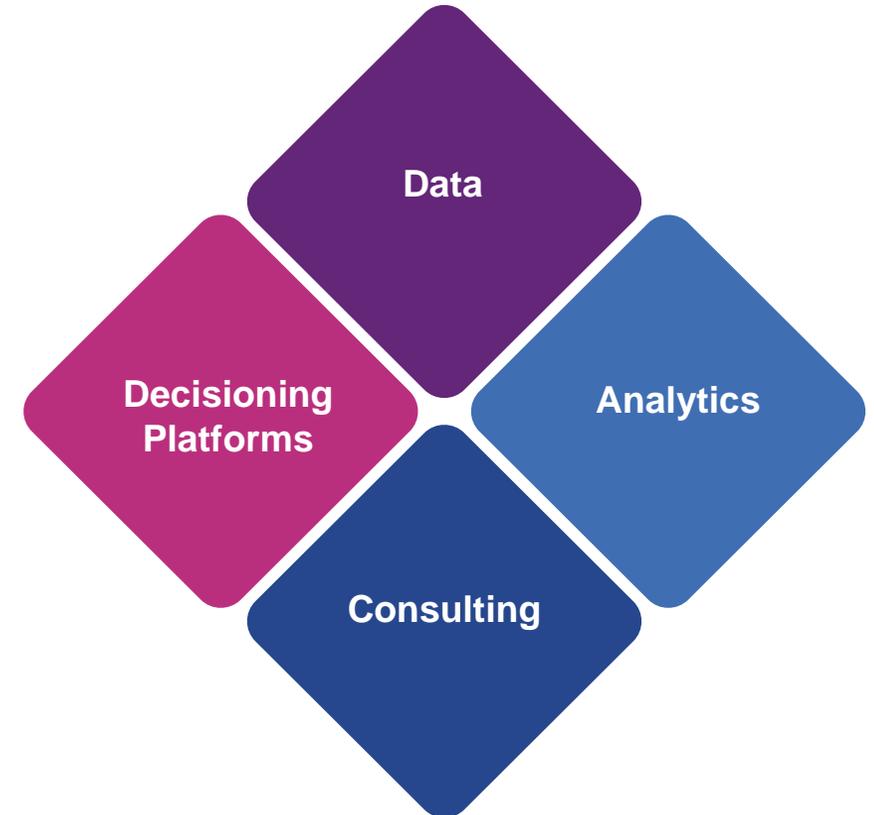
- Constraint based optimization
- Integrations with big data platforms and standard reporting
- Ability to test and learn

Analytical services

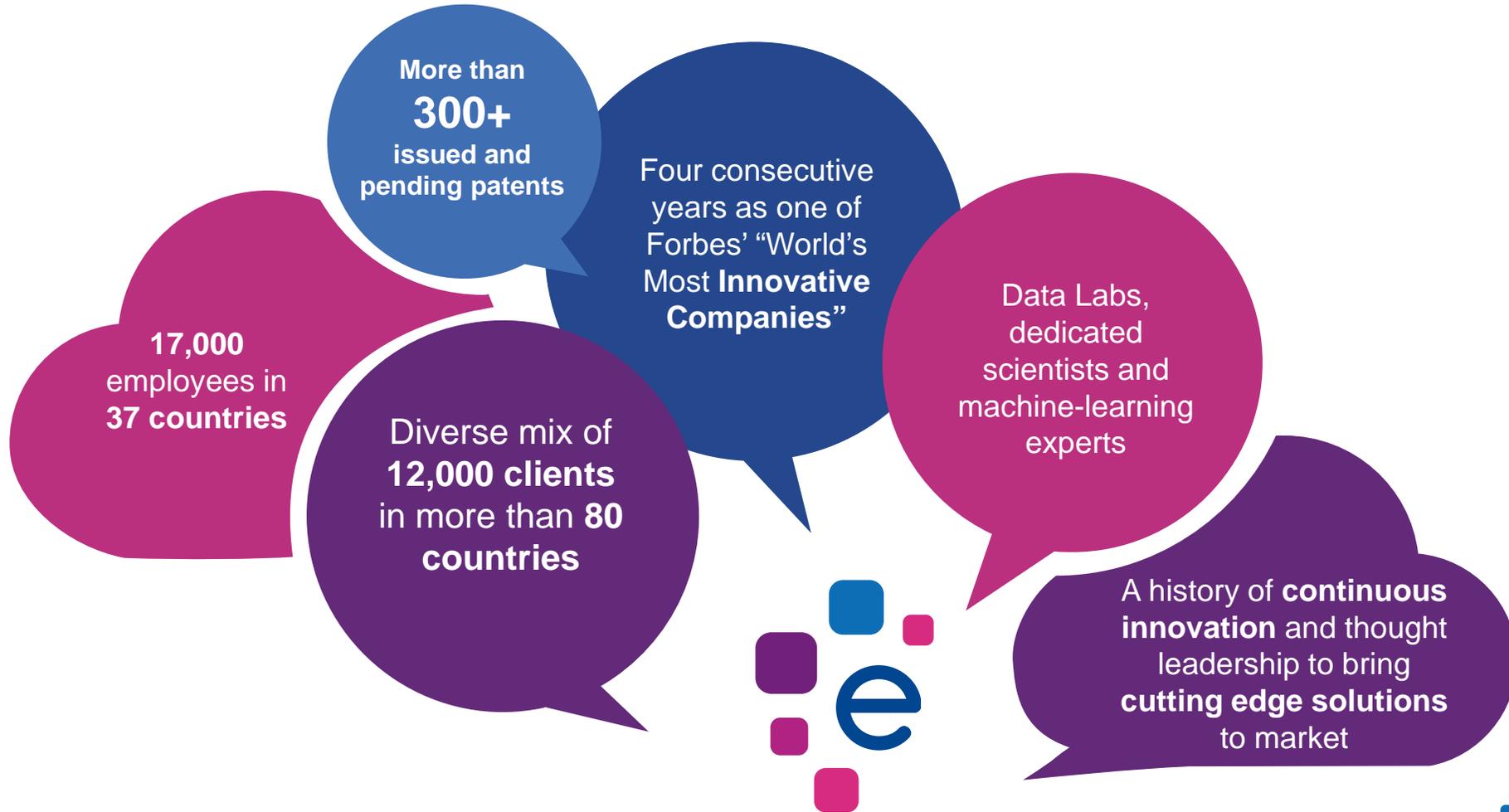
- Market trends and benchmarking
- Custom attributes and models
- Loss forecasting
- Model and attribute governance and validations
- Analytical Sandbox support

Analytical expertise

- Logistic regression
- Reject inferencing
- Segmentation, time series, cluster and sensitivity analysis
- Decision trees (CART/CHAID)
- Stress testing
- Machine learning



Why do clients choose **Experian**?



Why should you choose Experian?

Key Advanced Analytics capabilities differentiate us from the competition



Differentiated Data: Scores and attributes built leveraging 17 years of 100% full credit file data, Clarity, RentBureau, and other alternative data sources



Compliance and Regulatory expertise: 40+ years of experience building credit risk models using the latest analytics technology



Industry-Leading Attributes: 2,100+ Premier Attributes, 600+ Trended 3D attributes, and over 4,500 attributes in total to expand your customer universe while meeting attribute governance and explainability requirements



Advanced Analytics using Machine Learning & AI: Our preferred machine learning technique, Extreme Gradient Boosting, has stability and compliance performance advantages over neural networks in model development



Prescriptive Analytics: Full range of analytical capabilities – from design to interpretation of results leading to prescriptive solutions to solve complex business issues

