

# PowerCurve® Originations

Creating long-term value for everyone.

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For us, it's all about creating long-term value for everyone. A nimble, forward thinking strategy for acquiring new customers can be a life-changing experience for everyone. But staying ahead of consumer diversity and changing needs is not as simple as it may seem. PowerCurve® Originations gives you agility, flexibility, insight and control for acquiring new customers: the ability to change the game.

By automating data connectivity across credit bureaus and your data sources, PowerCurve Originations allows businesses to harness the value of expanding data assets for a complete view of your customers. Powerful decisioning and business process management capabilities enhance the originations process across channels while minimizing costly customizations 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 optimization 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 our expertise in customer decisioning to support risk management and customer profitability and retention goals.

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- **Originations process management** — enables multichannel execution and consistent case management for improved productivity and compliance.
- **Integrated visualization** — 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.

## Key benefits

- Create long-term value for everyone.
- Improve profitability.
- Gain flexibility to quickly respond to changing market conditions.
- Quickly respond to changing consumer diversity.
- Increase efficiency.
- Decrease customer acquisition costs.
- Manage credit risk and fraud more effectively.

## PowerCurve® Originations

### Global Consulting Practice

Our consultants are former business leaders and advisers with years of operational and industry experience. They have a profound understanding of credit risk management principles, possess industry and operational expertise, and have extensive knowledge of global best practices. Having overcome many of the same customer acquisition challenges facing you today, these consultants understand the need for effective and practical solutions.

They can quickly assess a customer acquisition issue from all angles to draw out the essence of a challenge or an opportunity. Whether the need is a quick fix to a pressing problem or a full evaluation of an entire process, our consultants can be relied upon to provide expert guidance that delivers on your goals and objectives.

We can help you improve profitability while decreasing customer acquisition costs. Contact your Experian sales representative today or call 1 888 414 1120.