

Experian PowerCurve® Originations Essentials

A pre-packaged solution for the acquisition of low risk, high value customers. Built for growing businesses, delivered as a service.

We know that customer acquisition is a top priority for any business, including yours. You need to attract more customers, and mitigate your own risk, while staying compliant and adhering to regulations. You want to be able to disrupt markets and offer a digital customer experience whilst ensuring resources and budgets are kept in check. How do you quickly create a leading customer experience that integrates with your business?

Introducing the cloud-based Decisioning Solution Experian PowerCurve Originations Essentials

PowerCurve Originations Essentials helps you attract the right customers, through the right channels. It gives you an efficient, automated customer acquisition process – benefiting you and your customers. The solution combines customer data at the point of application with credit, fraud, and internal data, giving you a comprehensive view so you can make informed decisions, quickly. The speed of these decisions not only helps you to identify customers suited to your products, but also improves the overall customer experience by offering around the clock decisions to your customers who expect nothing less.

With PowerCurve Originations Essentials you can be up and running with your acquisition process in a matter of days using our easy to integrate APIs. You only pay for the features you use, so you can scale your solution as your business grows.

In an ever changing market environment, speed and agility is key. With PowerCurve Originations Essentials you can review how your acquisition process is performing using the Reporting Dashboard and make the necessary changes using the integrated decisioning tool.

Design strategies your way

If you're looking for more advanced decision-making strategies, PowerCurve Originations Essentials gives you access to Strategy Design Studio – our very own software that allows you to tailor PowerCurve Originations Essentials to your business. Strategy Design Studio is market leading and is used by multiple financial organisations around the world. It comes with a user-friendly interface where you can design your own decision flows – increasing the intelligence in your automated processes and improving both the quality and quantity of your customer application decisions.

Experian PowerCurve Originations Essentials: Unlock the value of the cloud

PowerCurve Originations Essentials is available on our cloud-based decisioning platform. PowerCurve Originations Essentials offers all the benefits of a cloud-based solution whilst integrating our range of data, analytics, and decisioning capabilities:



Out of the box packages – The solution embeds Experian's expertise and allows you to tailor to your business needs.



Rapid deployment – You could be up and running in a matter of days or weeks, not months or years.



Transactional pricing – Scalable pricing model with low upfront costs means that you only pay for what you use.



Continuous innovation – New versions and enhancements are available through automatic updates, so you don't have to worry about maintenance.



Integrated platform – Includes Experian services like credit and fraud data and analytics.



API-based integration – Our flexible, modern APIs eases system-to-system connectivity.

Experian PowerCurve® Originations Essentials

Experian PowerCurve Originations Essentials key features



Experian APIs instantly combine credit, fraud and internal data for acquisition decisions.



Strategy Design Studio gives you more control to broaden and expand the quality of your decisions by creating and updating your own strategies, policy and terms.



Reporting dashboard lets you review how your process is performing to help spot any areas for improvement.



Cloud based system is secure, offers a rapid deployment, and is continuously enhanced and updated via development pipelines.



Experian data can be accessed for credit, identity and fraud to enhance the view of your customer.



Expert support when you need it from data science through to decisioning best practice, Experian's expertise is always available.

How can Experian PowerCurve Originations Essentials benefit your business?



Instant approvals with real-time, automated decisions.



Reduce credit and fraud risk.



Cut costs with highly automated processes.



Access advanced decisioning tools with low upfront cost.



Offer a customer-friendly, digital experience.



Reduce IT complexity with automatic updates for security and product enhancements.



Simplify operations with a single offering that includes data, analytics, and decisioning.

Why Experian?

Experian has a long history of bringing together data, analytics, and decisioning technology to power opportunities for businesses and consumers. Now, our expertise is yours with Experian PowerCurve Originations Essentials.

As an enterprise-grade platform, PowerCurve Originations Essentials incorporates the highest security standards, including a layered model that isolates and secures sensitive data. This same infrastructure also ensures the platform is highly available and can scale to handle large volumes of data and transactions. In an increasingly

competitive market, PowerCurve Originations Essentials delivers the instant decisions today's customers expect with the security, reliability, and scalability that you need.

To see how Experian can help you maximise your customer acquisition performance, contact your Experian representative.