

Powering Digital Transformation with the Future of Decisioning

Tap into Experian's Decisioning-As-A-Service to redefine the customer experience with timely and personalised services.



Customers are becoming increasingly savvy, better informed and are shopping around for products more than ever before.



Customers want to be treated as individuals and consume the services of a customer centric supplier.



Customers move to purchase products and services out of "normal" office hours & with minimal paper based applications



Customers expect the correct procedures in place to protect consumer from loss such as fraud or data breach



70%

of consumers in Asia Pacific have higher expectations about customer experience delivered online by organizations.

[Source: 2020 Experian Global Insights Report]



Increase in the growth of digital onboarding and usage of banking apps since COVID-19

AUSTRALIA



SINGAPORE



JAPAN



INDIA



[Source: 2020 Experian Global Insights Report]

Experian's Proven Track Record

Speed of Decisions



Our credit decisioning processes help deliver decisions to customers in less than **one second**

Billions



of decisions everyday on our industry-leading decision management platform

Scale of Data



1 billion+ individuals credit history data worldwide

2.3 billion+ consumers lifestyle segmentation data

8 out of 10

global banks use our decisioning software

Unlock the value of Experian's Cloud-Based Solutions



Security Controls

- Access to systems is controlled with token-based security
- Databases and storage are encrypted while data is separated between systems and clients



Resilience

- Applications running on the platform are redundant and can fail over
- Systems will continue to operate when a disruption occurs



Scalability

- Includes autoscaling to automatically allocate more capacity to applications
- Manage a surge in transactions or an increased workload for an application



Business Intelligence

- Business intelligence capabilities are shared across the platform
- All cloud-based applications can leverage reporting tools



Monitoring

- Client level monitoring tracks system performance and SLAs
- System status and is available to clients and Experian's internal systems



Solution Portfolio

- The platform supports a range of solutions for clients of all sizes
- On-Prem and Cloud Solutions
- Preconfigured and bespoke solutions address a variety of requirements



Portal

- A single entry point to access applications deployed on the platform
- Connect to services like configuration and business intelligence



Zero-Downtime Upgrades

- Upgrade cloud-based applications without shutting down the system
- Virtually eliminates downtime with a modern approach to upgrades



Client Environment

- Provides a foundation to run and manage a collection of solutions
- Supports multiple environments (e.g., production and test)



Configuration Management

- Manage configuration across all solutions deployed on the platform
- Test, validate, and promote configurations (e.g. test to production)

