

Experian PowerCurve® Originations Essentials

Out of the box SaaS automated decisioning on Experian's Ascend Platform








A software as a service (SaaS) for credit providers to improve the customer acquisition process for consumer credit with one technical integration to increase automated decisioning rates and minimise risk while offering a full digital customer experience.

Experian PowerCurve Originations Essentials allows you to make multiple credit decisions using flexible APIs across multiple portfolios. With the platform, you can prequalify and / or process full automated credit risk decisions through unified integrations for all consumer credit lending products based on industry standard technology.

With PowerCurve Originations Essentials you have access to a unified decisioning platform through a web-based portal, providing industry leading data and advanced analytics. You'll be able to make the best decisions instantly, while reducing manual activity and providing a frictionless customer experience.

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 used, so you can scale your solution as your business grows.

Experian PowerCurve Originations Essentials

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|  | <p>Out of the box packages The solution embeds Experian's expertise and credit data, allowing you to use it to your business needs instantly.</p> |
|  | <p>Rapid onboarding You could be up and decisioning in a matter of days or weeks, not months or years.</p> |
|  | <p>Transactional pricing Scalable pricing model with low upfront costs means that you only pay for what you use.</p> |
|  | <p>No build and capex costs There are no build costs, no installation and IT challenges, improving time to value.</p> |
|  | <p>Integrated platform Includes Experian services like credit and fraud data and analytics.</p> |
|  | <p>API-based integration for data capture Our flexible, modern APIs eases system-to-system connectivity.</p> |
|  | <p>Underwriting screens for manual decisioning Screens for underwriting to help access and manage any referred applications quickly.</p> |

Experian PowerCurve® Originations Essentials

Experian PowerCurve Originations Essentials key features



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



Web Studio enables business users to adapt to changing market conditions by updating the policy rules in their decisioning strategies quickly and cost effectively through the user-friendly UI.



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.



Pre-integrated 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.

Experian PowerCurve Originations Essentials benefits



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 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 Customer Acquisition 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.