Business Improvement Opportunities
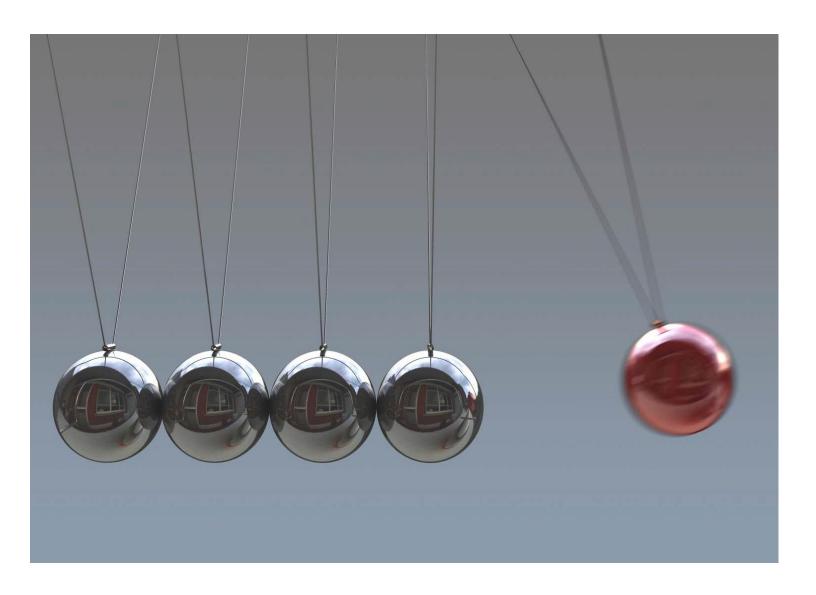
What types of business decisions can be improved through implementation of Experian decisioning systems

Experian ℠

Which types of decisions can be improved?

The table below summarizes the types of decisions that are relevant for various companies and lines of business. You can use this information to begin identifying which types of decisions warrant attention for potential improvement.

Relevant types of decisions	Applicable companies								Applicable lines of business								
	Banks, credit unions, other FIs	Finance and credit companies	Retailers	Telecom, energy and utilities	Health-care providers	Government agencies	Collections agencies	Processors and resellers	Student loans	Deposits	Personal/unsecured	Credit card/debit card	Vehicle finance	Home equity	Mortgage	Small business	Commercial
Cross-sell determination	●	●	●	●				●	●	●	●	●	●	●	●	●	●
Prospect determination	●	●	●	●				●	●	●	●	●	●	●	●	●	●
Pre-screen decision	●	●	●	●				●	●	●	●	●	●	●	●	●	●
Offer / treatment determination	●	●	●	●				●	●	●	●	●	●	●	●	●	●
Fraud determination	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Approve/decline decision	●	●	●	●	●			●	●	●	●	●	●	●	●	●	●
Initial credit line/limit/usage amount	●	●	●	●				●	●	●	●	●	●	●	●	●	●
Initial pricing determination	●	●	●	●	●		●	●	●	●	●	●	●	●	●	●	●
Risk-based pricing	●	●	●	●			●	●	●	●	●	●	●	●	●	●	●
NSF pay/no-pay decision	●							●		●							
Overlimit/shadow limit authorization	●							●			●	●		●			
Credit line/limit/usage management	●	●	●	●			●	●			●	●		●			
Retention decisions	●	●	●	●				●	●	●	●	●	●	●	●	●	●
Loan/payment modification	●	●					●	●	●		●		●	●	●	●	●
Repricing determination	●	●	●	●			●	●	●		●	●	●	●	●	●	●
Predelinquency treatment	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Early/late-stage delinq treatment	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Collections agency placement	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Collection/recovery treatment	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●