

PowerCurve™ Connectivity and Enrichment

Access high quality
data to fuel better
customer decisions



Technology and a new digital age have helped drive a supply of data and information that has been proven to unlock business value. With access to the right data, organisations have realised dramatic improvements in the decisions they make in areas related to risk, identity verification, and fraud prevention.

These results have left organisations wanting to incorporate even more types of data, especially proprietary, internal data to further refine decisions and strategies. At the same time, though, these diverse data sources have grown more complex and integrating data into business processes remains a pain point for many organisations.

Using consistent and reliable techniques, PowerCurve™ Connectivity and Enrichment standardises how organisations bring data to critical decisioning processes. It replaces costly and time consuming IT projects required to integrate data sources like credit bureaus and client data with a single platform that rapidly integrates the data and analytics that drive better decisions. Data aggregation and normalisation techniques enrich the data to make it readily consumable by decision management systems. Plus, the teams using this data to drive decisioning strategies now have greater control over the process starting with selecting the data used to shape the strategy all the way down to decision execution. The end result is highly informed customer decisions that dramatically improve business processes.

Key features

- **Global data access** based on our deep experience connecting to hundreds of data sources including credit bureaus and non-bureau sources
- **Data standardisation** with a single platform for data access, normalisation, and integration
- **Data enrichment** capabilities aggregate data from multiple sources and enhance the data to make it decision-ready
- **Process management** tools control how data is managed and ensure data sources are used efficiently
- **Data Viewer** allows a user to view data from external sources at all stages of transformation to enable a better understanding of decisions or facilitate a compliance review
- **Visual workspace** with graphical tools eases the configuration of data access strategies and offers interactive testing inside the Design Studio
- **Enterprise-ready** with support for standard integration technologies and common data formats

Key benefits

- Improve the quality and accuracy of decisions
- Harness the value of expanding data assets
- Manage risk more effectively
- Ensure fairness and consistency
- Quickly respond to changing market conditions
- Reduce IT integration costs

Data Link Library

Experian offers a catalog of pre-built connections to a variety of credit, fraud and identity data sources from our own bureaus and other industry-leading sources. These data links conveniently plug into PowerCurve Connectivity and Enrichment without any customisation or delay. What's more, our clients are able to quickly take advantage of the value the data can bring to their decisioning processes.

The connectors in our Data Link Library have been developed to ensure compatibility with the latest versions of our PowerCurve decision management software so upgrades and version changes take place without disruption. To ensure consistency and high quality, the links have been developed in line with Credit Reporting Agency specifications and comply with their technology and security requirements.

About Experian Decision Analytics

Experian Decision Analytics enables organisations to make analytics-based customer decisions that support their strategic goals, so they can achieve and sustain significant growth and profitability. Through our unique combination of consumer and business information, analytics, decisions, and execution, we help clients to optimise customer value and actively manage it over time.

Experian collaborates closely with clients to identify what matters most about their business and customers, then create and implement analytics-based decisions to manage their strategies. Experian enables organisations to realise increased revenue, controlled risk, enhanced operational efficiency, and superior compliance for competitive advantage.