Flexion™

Decisioning power and ease in a unified platform for strategy design, operational execution and performance monitoring across the Customer Life Cycle

Customer decisions

Something so important to business performance shouldn't be so hard to do. Now you can implement decisioning strategies quicker, with less expenditure of time and resources, and achieve rapid and measurable performance improvements.

Flexion™ helps companies make the right decisions, across the Customer Life Cycle, in dynamic business environments. This breakthrough decision management platform provides new levels of flexibility, insight, control and agility so you can:

- Easily incorporate new decisioning capabilities into your existing environment. Add just the software and analytics components you need to solve targeted business challenges.

- Drive higher decisioning performance and return on investment throughout your organization. Share decision-ready data, best practices templates, reusable strategy building blocks, and connectivity standards across product lines and Customer Life Cycle functions.

- Accelerate time to market while boosting overall productivity. Put powerful yet intuitive analytics and tools for strategy design, deployment and performance monitoring in the hands of business users. Empower them to assume a larger role in decision management while freeing IT and analysts for other priorities.

- Adapt and maneuver in ever-changing markets. Make use of the integrated test-and-learn framework to immediately assess how well customer decisioning is working. Quickly reconfigure strategies as business conditions change.

A unified platform for strategy design and execution, Flexion connects the analytic and operational environments for all customer decisions. The multitiered, component-based architecture, built with industry standard technologies, greatly increases your decisioning power:

Flexibility

Flexion cost-effectively fits your needs, from tightly focused to large-scale. Quickly implement what you require to solve a specific business challenge, such as credit card limit management or risk-based pricing. Extend into other product lines and Customer Life Cycle areas when needed, deriving more value from common technologies and shared, reusable decisioning elements as you go.

Insight

Flexion enables you to gain more value from internal and external data. Your users don't have to mine raw data for insights. They simply drag and drop them from a Flexion common repository into their strategies. Enhanced strategy design capabilities analyze population characteristics in the data and list them by their predictive power. An integrated data enrichment feature connects to multiple external sources, combining their data to create decision-ready summary characteristics. Strategy templates, infused with Experian knowledge and industry best practices, also reduce the time from data to actionable insights.

Control

Flexion puts control over decision strategy design, deployment, performance monitoring and updating in the hands of business users. For example, they no longer have to pull data sets and ad hoc reports or turn to IT to get monitoring set up or changed on host systems. Instead, they simply select from a range of dynamic report styles, which self-configure to match the segmentation characteristics and key performance indicators (KPIs) in the strategy. They also can change monitoring as needed during strategy updates and refinement.

Agility

Flexion gives you the means to make your customer decisioning more alert, nimble and competitive in dynamic markets. Performance monitoring reports correspond exactly to each customer segmentation strategy and KPIs. Gaps between expectations and results provide early alerts to changing market conditions and opportunities for greater gain. Easy-to-use analytics suggest ways to refine segmentation and improve performance.

Flexion platform core components

The Studio — one design environment for decisions across the Customer Life Cycle

The Studio provides a consistent user interface for the design and updating of all decision strategies.

Common repositories for shared access to reusable decisioning resources

The repositories in the Flexion platform are an efficient framework for sharing decision-ready data, strategy templates and building blocks, and performance monitoring reports. Implemented in a centralized or distributed architecture, they also manage versioning and deployment into operations.

Decision Agent — a high-performance decisioning engine

This is the run-time engine that executes decisions and captures strategy performance data. It provides decisioning services (receiving requests and delivering decisions and other actionable outputs) to operational systems. Whatever strategy design decisions have been made in the Studio, users can rest assured that they will execute exactly that way in the operational environment.

The Flexion platform will be the technical foundation for Experian Decision Analytics software products, beginning with Flexion™ Strategy Management and Flexion™ Customer Management, which are now available.

Move forward into dynamic decisioning with the company you've long trusted for credit risk expertise.

For more than 30 years, Experian Decision Analytics has been managing and enriching customer data to help organizations like yours make better credit risk decisions. Our powerful decisioning products and services combine data intelligence, analytics, software, reporting and consulting to turn insights into actions that improve business performance. We have clients in more than 90 countries and local offices around the world. Our expertise in analytics, software and best practices is market-proven and thoroughly global.

Find out how you can achieve more dynamic decisioning while streamlining and simplifying your processes. Call 1 888 414 1120 or visit www.experian.com/flexion.

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A world of insight

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