

# PowerCurve<sup>®</sup> Collections

Better use of technology is the way forward

---

Every interaction with a customer is an opportunity to strengthen the relationship, even when it comes to debt collection. Putting knowledge into action is critical to guiding an individualized collections process that helps you recover bad debt while preserving long-term customer relationships.

## Key features

- **An integrated design environment** empowers business users to quickly design and deploy collections strategies and workflows.
- **Data connectivity and enrichment** provides access to data from many distinct sources to build a more complete view of customers.
- **Analytic insights** include integrated scorecards, Champion/Challenger capabilities and simulations to enable better collections decisions.
- **Strategy management** provides a proven decision engine that determines effective and compliant collections actions.
- **Operational collections** can automate routine activities and provide collectors with advisory support tools.
- **A digital self-service portal** provides an optional, yet discreet way for customers to manage their accounts, interact with collectors and make payments.
- **Integrated reports and dashboards** provide visibility to ensure that the collections process is highly effective.

## The screening process

Collections is complex and the ever-changing business and regulatory landscape are driving a consistent set of challenges. You need better ways to address these specific conditions. The future is a more data-driven approach to collections that relies on analytics-based actions tailored to individual customers based on a more accurate and complete view.

## How we do it

Data is a competitive asset for businesses. You can't make decisions without it — from growing customer relationships and adding new services to protecting against fraud. As a provider of data and information we have a sharp focus on how data can be harnessed to help our clients improve performance.

---

## Maximize recovery efforts






A large company on the West Coast saw a 15%-20% acceleration in recoveries by using Experian collection systems.

---

## PowerCurve® Collections

PowerCurve Collections transforms data into a real asset by using it to predict behaviors. Our data and analytics can help gauge the risk of customer default, or ability to self-cure a delinquency. Our analytics can also help collections teams achieve a process that's fair and efficient. If you work with third-party agencies, these same capabilities can help determine the best agency.

### Key features

	<b>Increase Cash Flow</b>
	<b>Maximize Profit</b>
	<b>Comply With Regulations</b>
	<b>Reduce Costs</b>
	<b>Increase Customer Retention</b>
	<b>Ensure Rapid ROI</b>

PowerCurve Collections includes our best-of-breed decision engine built specifically to manage risk and other critical decisions that impact the customer lifecycle. Tightly integrated with the rest of the collections workflow, it doesn't need to be managed separately.

Automated decisioning is critical during the collections process to drive the customer interactions that are so important to your success. Our decision engine provides the flexibility to excel in complex scenarios and enables you to move from linear processing to a sophisticated, decision-driven workflow that better satisfies business requirements.

We understand that the best action may be a high-touch outreach effort — or one that's more automated. To enable your digital strategy, eResolve™, our optional self-service portal, is both convenient and discreet.

Using this portal, customers can view their level of debt, by product type, along with an option to make immediate and full payments. Customers can also access a range of options, including: personal income and expenditure scenarios, partial payments, or a promise to pay.

### Turning complexity into simplicity

With PowerCurve Collections, you can handle operational actions easily. In the end, you have a cost-effective, compliant collections process focused on retaining the valuable customers that are such a crucial part of your business.

At Experian, we unlock the power of data to create opportunities for consumers, businesses and society. Managing and safeguarding the largest and most diverse data repository in the industry means we can provide the answers you need for faster, more confident decisions. More than 3,000 technologists and data scientists around the world use technology, analytics and insights to create meaning out of all that data. The result? Making each transaction safer and more profitable and strengthening customer trust and loyalty.

Interested in learning more? Contact your Experian sales representative today or call 1 888 414 1120.