



DecisionIQSM Premier

Swift credit decisions, happy customers, long-term relationships.

Satisfied customers are loyal customers. When you make it easy for them to do business with you today, you're better positioned to keep them for the long term. That's why we built DecisionIQSM Premier with some of the most flexible tools of any online credit application processing system. Because when business credit decisions are fast and easy, customers come back for more.

4 common business challenges

Four challenges prevent many businesses from optimizing their business credit portfolios. How many of these are you facing today?

- **Poor customer experience** — Slow turnaround times for new customer approvals leave prospects frustrated and easy targets for your competitors.
- **Missing documentation** — Incomplete applications can create bottlenecks and stall the customer setup process.
- **Inefficient workflows** — Disorganized processes drain your resources and increase customer acquisition costs.
- **Rigid tools** — Online applications may require costly IT intervention to update or modify.

Your automated decisioning solution

DecisionIQ Premier is a premium end-to-end application that fully automates the credit decisioning process. It's fast, reliable and requires no manual data entry. With integrated workflow processing and a rules-based decisioning engine, it delivers the streamlined credit application experience your customers demand — and lowers customer acquisition costs for you.

Better tools deliver better results

DecisionIQ Premier includes a full roster of tools so you can customize and modify the automated decisioning process to meet your company's changing needs:

- **Online application converter** — Transform your paper application into an electronic online application in minutes.
- **Application branding** — Add your unique company information, such as your logo, customer data fields and terms & conditions, to the credit application.
- **E-signature compliance** — Make your online applications and personal guarantees legally enforceable by staying compliant with appropriate digital signature and Fair Credit Reporting Act requirements.
- **Attachment loader** — Require applicants to upload the necessary attachments, such as financial statements, proof of insurance and business licenses, at the point of application submission. DecisionIQ Premier accepts up to five attachments in most file formats (.doc, .pdf, .xls).
- **Autoresponse messaging** — Configure custom messaging and email notifications for customers after their application has been submitted or decided.

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- **Workflow processing** — Streamline the credit approval process by bringing in submitted applications and applying policy rules and Experian risk data for quick and accurate risk decisions.
- **Scorecards** — Create customized scorecards using a variety of business, consumer and application attributes to automate the decisioning process. Apply credit limits based on your company's unique risk thresholds.
 - Judgmental and rules-based scorecards — allows clients to choose data attributes, assigning weights to produce a score based on their risk thresholds.
 - Custom model scores — For advanced decisioning, clients can now integrate their custom model scores into their scorecards for best-in-class decisioning and automation.
- **Approval hierarchy** — Assign role-based thresholds that automatically route applications to users with the appropriate approval authority.

- **Application routing hierarchy** — Direct applications to specific user groups based on business unit, team or operating location.
- **Documentation tracking** — Easily view or print applications, customer attachments, credit reports or decision details for submitted applications.

A better customer experience

Customers want a smooth, easy credit application experience, and that's exactly what DecisionIQ Premier delivers. With faster turnarounds and easy workflow management, DecisionIQ Premier helps you deliver the fast decisions your customers demand. With online, batch, web service, XML and Salesforce.com integration capabilities, customers get instant answers — while you enjoy access to your decisioning data virtually anywhere.

To find out more about DecisionIQ Premier, contact your local Experian sales representative, call 1 800 520 1221 or visit www.experian.com/commercial.