

Experian Learning Day

København, Lyngbyvej 2



25 februar 2020

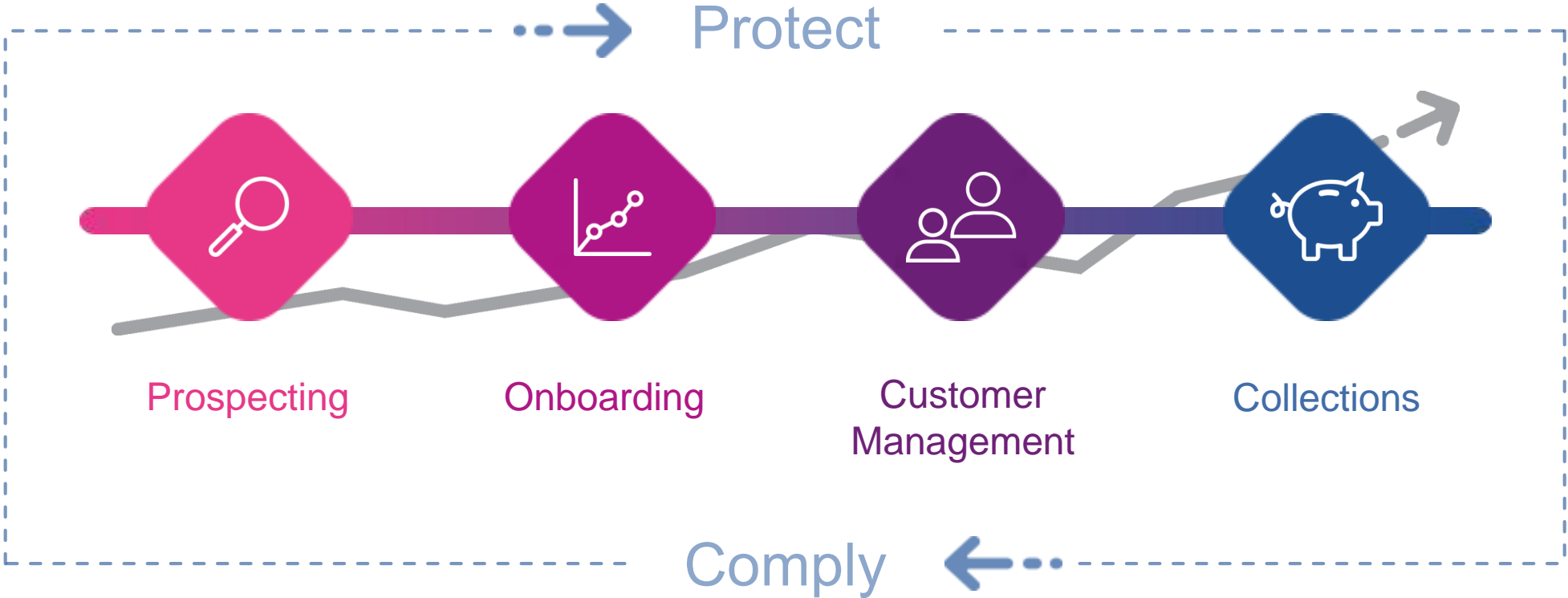




Onboarding

Matthys Rossouw
Senior Business Consultant

Hele din kunderejse på en dag



Jeg skal tale om onboarding



Onboarding

Barriers in on-boarding

Barriers



Increased Fraud

- ID Theft
- 1st party Fraud
- Cybercrime
- Device location
- Digitally address issues



Legal stuff

- Data protection
- Customer consent
- Responsible lending
- Too many checks
- T&C's



Legacy

- Technology
- Culture
- Risk processes
- Inside out design
– happy path

Customer is king

Customers are not just going online, they are going elsewhere!

Brands with **more digital touch points** are more likely to be **selected by consumers**

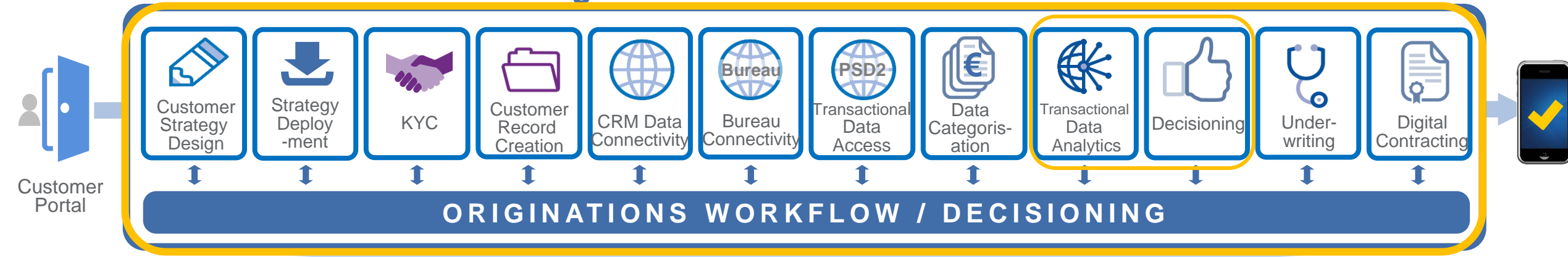
Successful digital engagement **balances emotion with transaction**



Behind the end-customer journey lie multiple capabilities

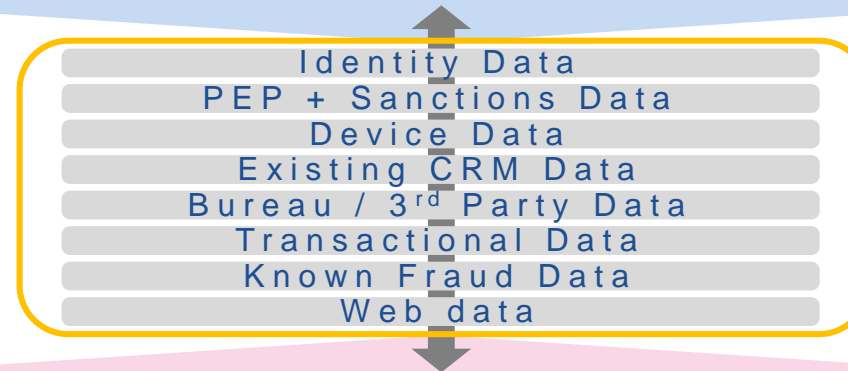
Originations & Credit Risk Platform

Insight

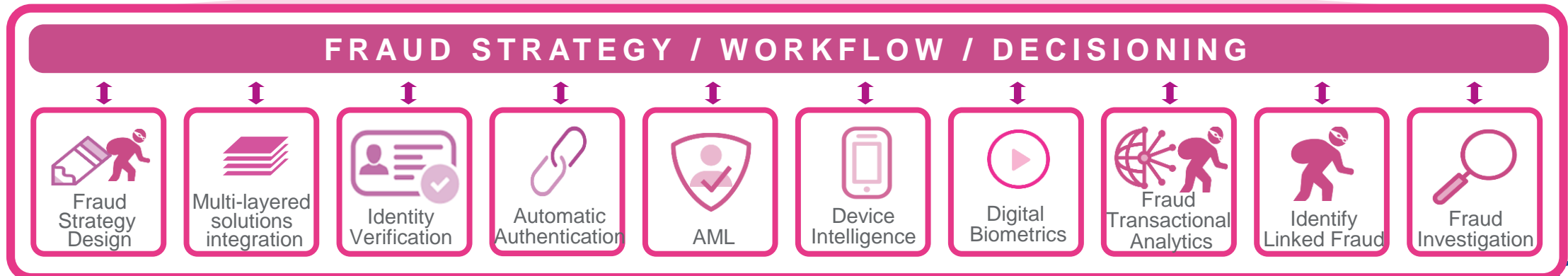


Processes

Data



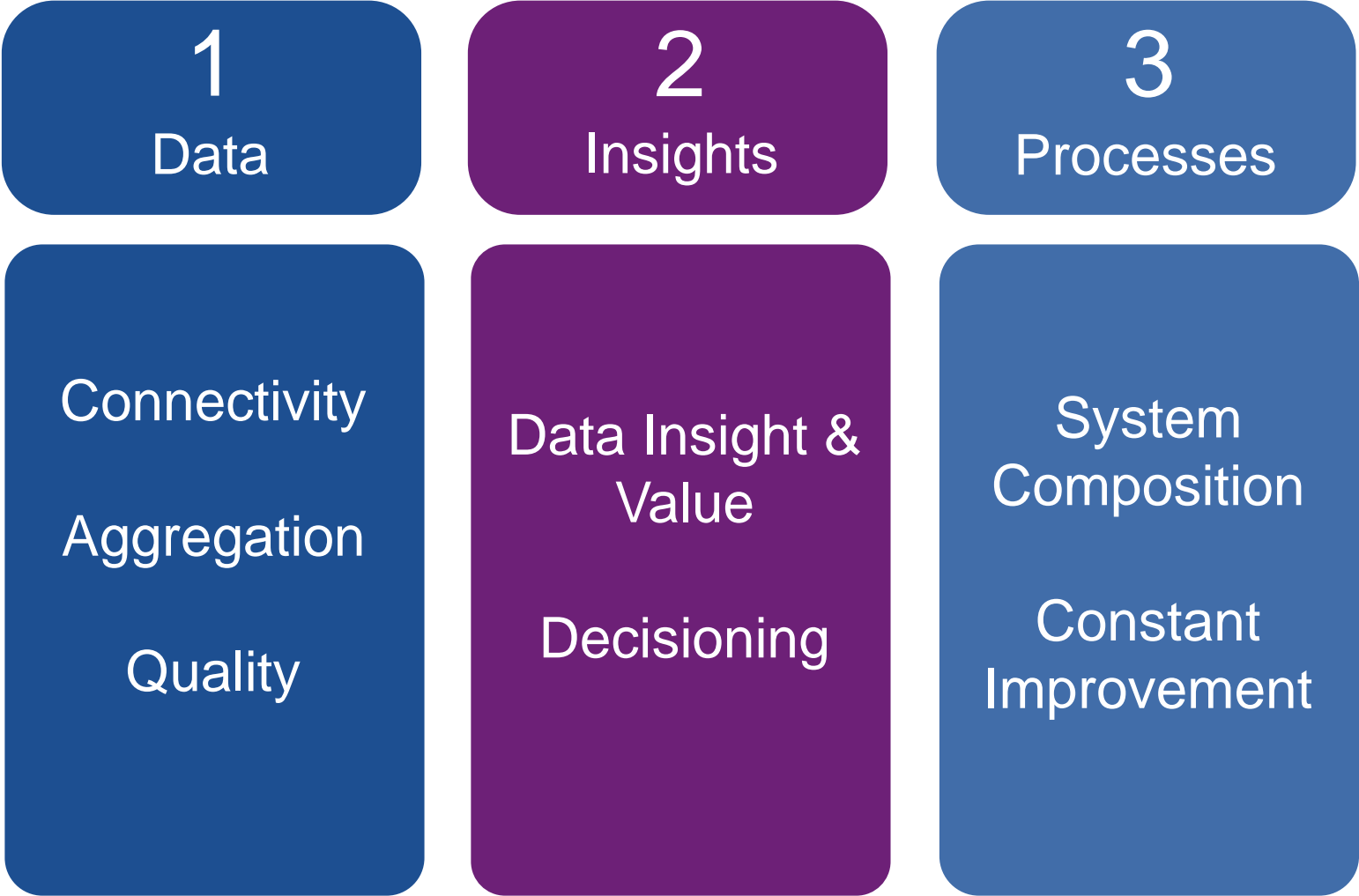
FRAUD STRATEGY / WORKFLOW / DECISIONING



EXPERIAN Identity Proofing & Fraud Risk Platform



Biggest onboarding trends and challenges when it comes to....



Data



Data

Connect, integrate and automate multiple data sources

Identity Data

Existing CRM Data

Publicly Available Data

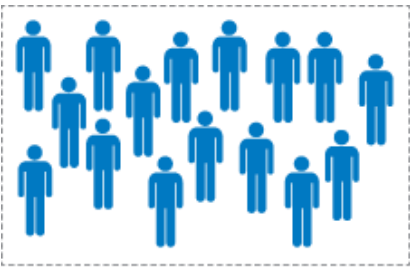
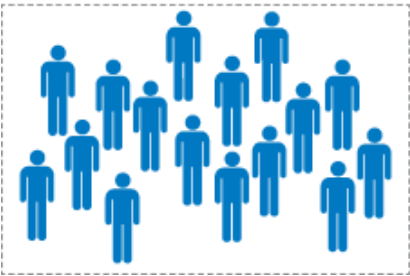
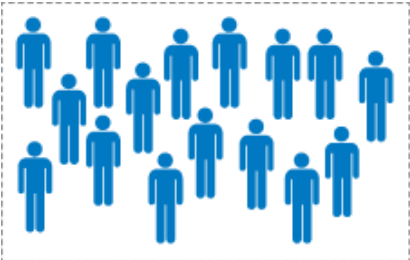
Customer Consented Transactional Data

Bureau Data

Known Fraud Data

Connectivity
(& Quality assurance)

Interface to sources, consolidate data



Aggregate

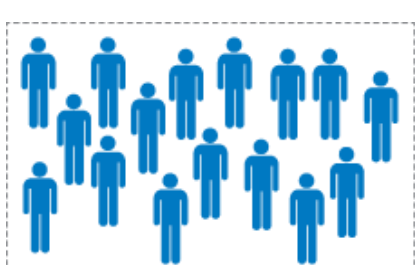
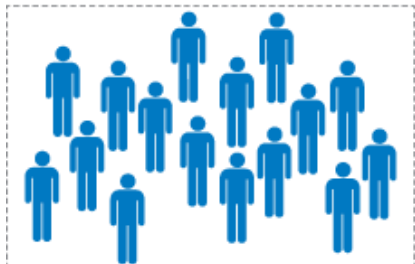
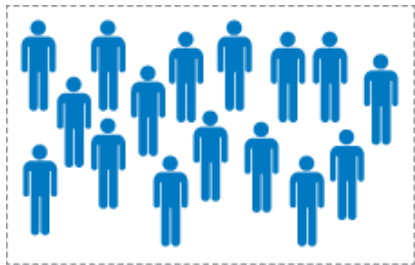


Data Insight



Data Insight

Interface to sources, consolidate data



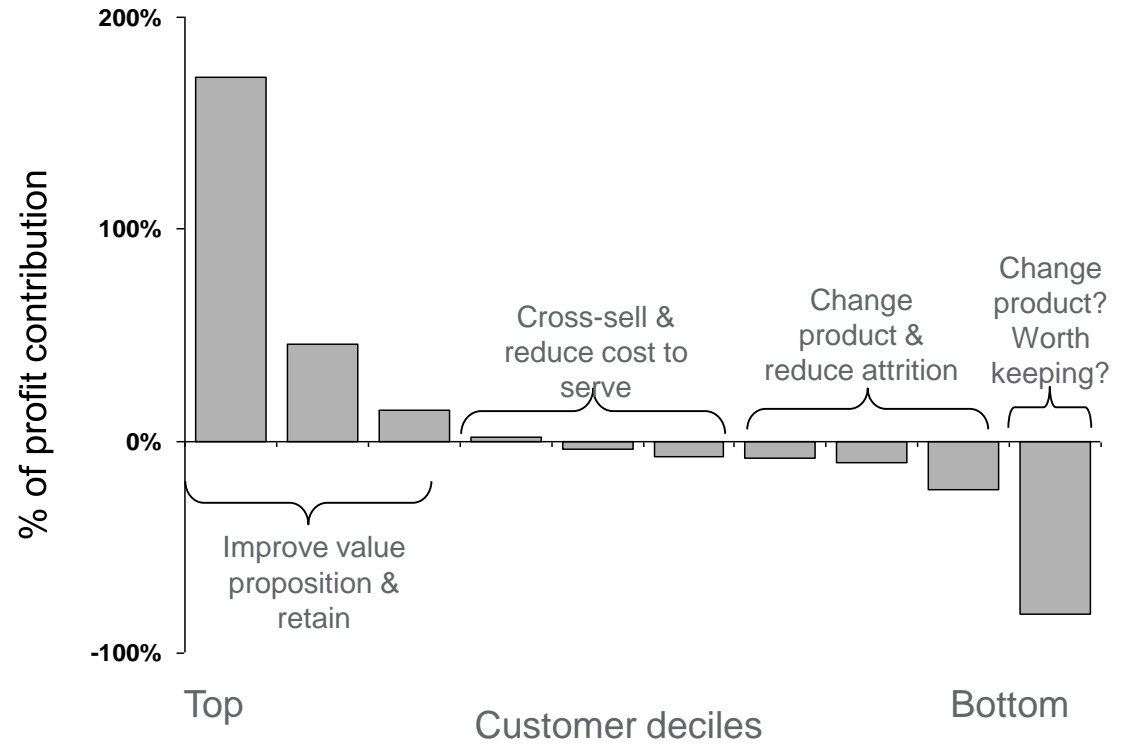
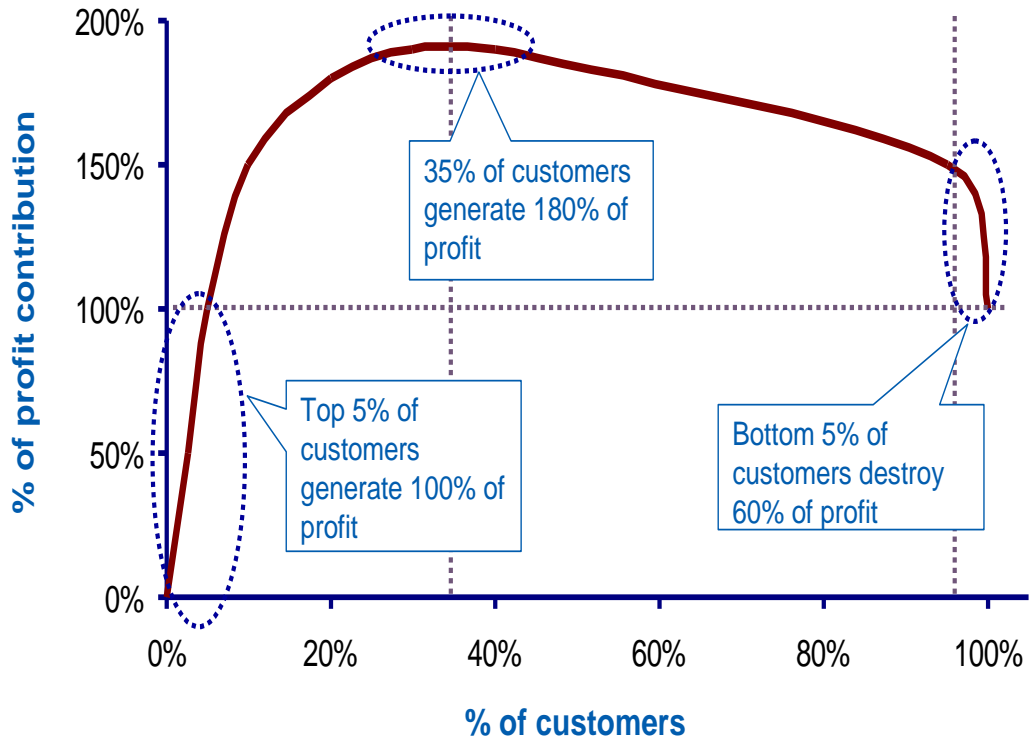
Apply Models



Models

- Traditional models
 - Regulatory models
 - Credit Risk
 - Bureau
- Machine Learning & AI
 - Explainability
 - Examples:
 - Affordability models
 - Pricing models
 - Customer lifetime value models

Data Insight



Data Insight

Customer Consented Transactional Data Opportunity

Transactional data has potential to create value **across the entire customer lifecycle**

Originations

Credit Risk

- Improved risk scores
- Tailored credit offering
- Improved accuracy in Income estimation
- Improved affordability proposition

Fraud Risk

- Detection of fraudulent transactions / anomalies
- Track of spending DNA
- Notifications and fraud alerts

Customer Management

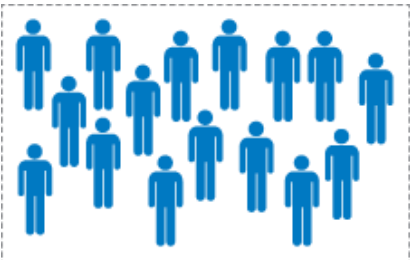
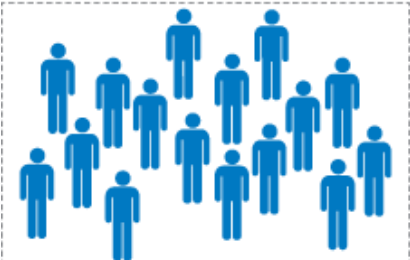
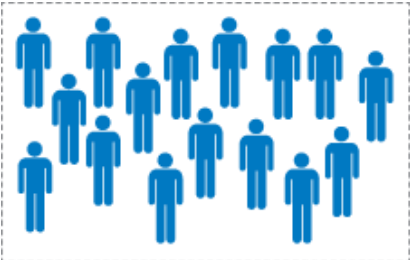
- Map Spending DNA
- Spending stimulation across customer journey
- Increased up & cross sell
- Proactive retention strategy
- Customer lifestyle segmentation
- Notifications and spend alerts
- Improved customer management scores

Collections

- Improved collection scores
- Notifications and alerts
- Improved segmentation
- More effective customer engagement strategies
- Increased personalisation of offers and terms
- Improved collection scores
- More accurate notifications and alerts

Data Insight Decisioning

Interface to sources, consolidate data



Apply Models



Segment Customers + Decision



→ Decline

→ Approve

→ Cross-Sell

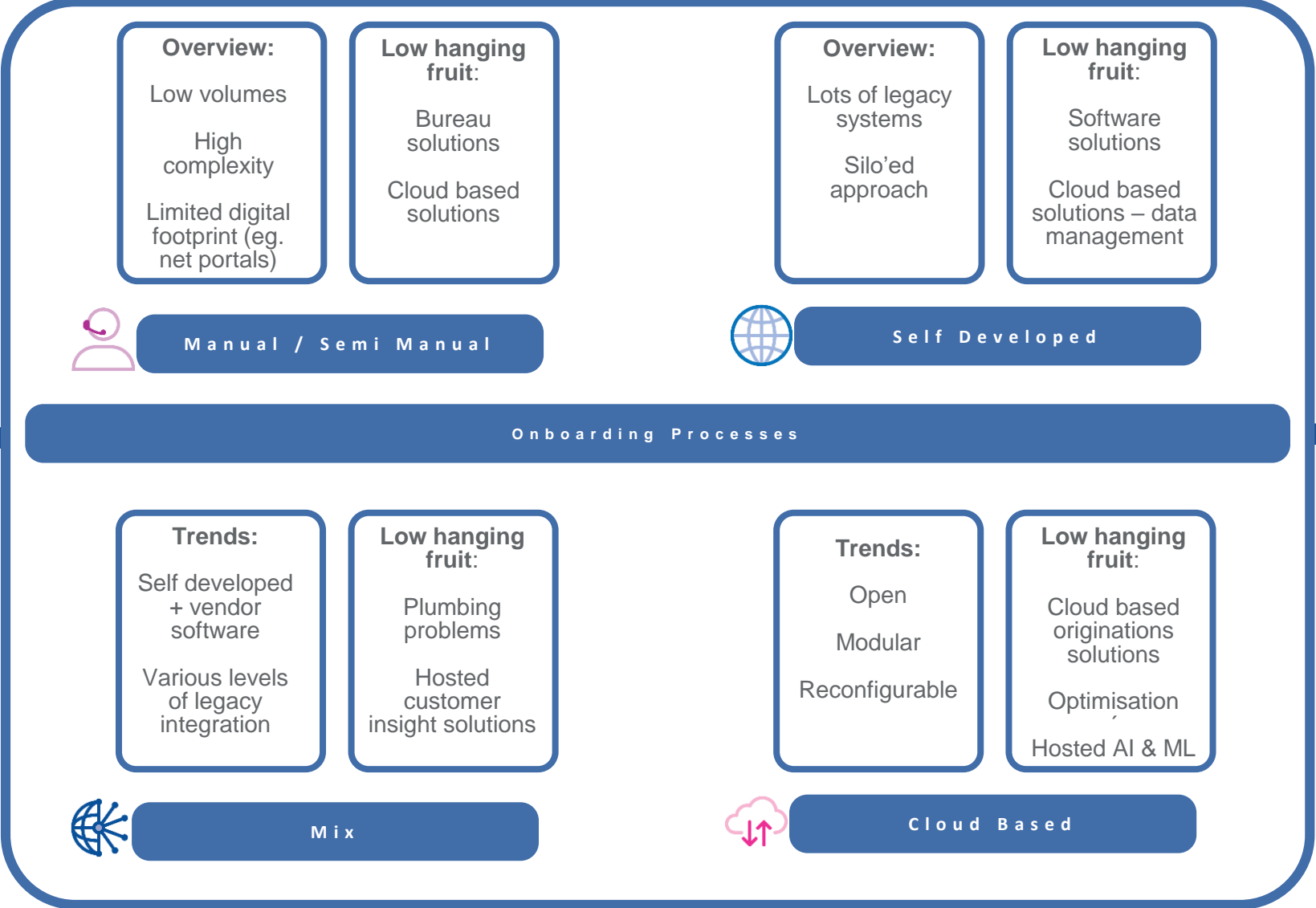
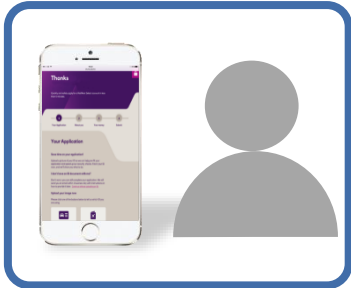
→ Manual

Processes



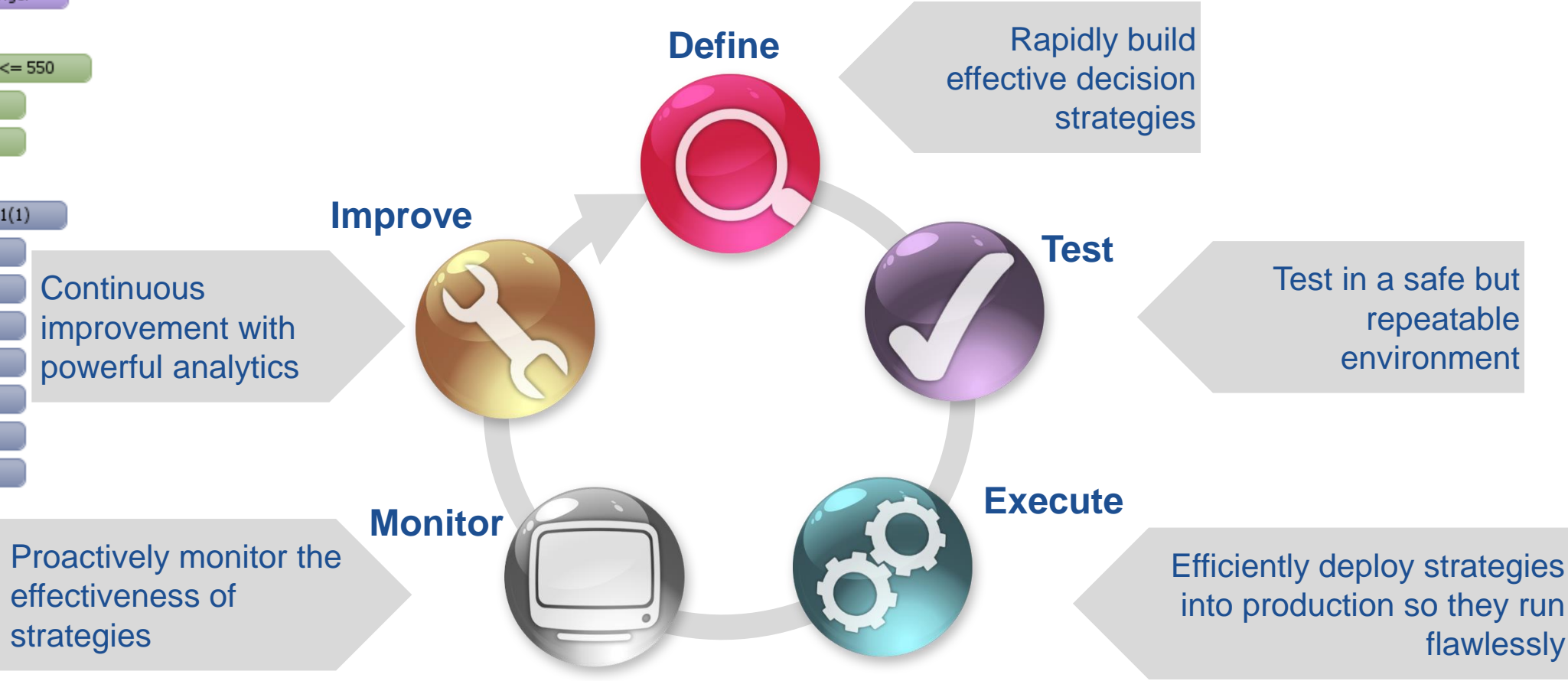
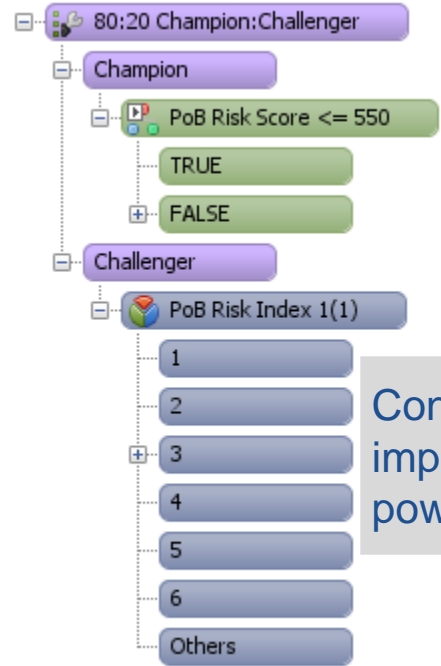
Processes

System composition



Processes

Constant improvement



Find din næste session her:

Tidspunkt	Breakout-session og talere	Mødelokale
08:30	Morgenmad og registrering	Foran Konferencelokale 1 og 2
09:00	Velkomst og intro Bo Rasmussen, Experian	Konferencelokale 1

Breakout-session 1

09:15	Onboarding Matthys Rossouw, Experian	Konferencelokale 2, Kælderetagen
09:15	Customer Management Michael Jensen og Søren Molander, Experian	Mødelokale N, Stueetagen
09:15	Collections Jakob Færgeman og Glen Østergard, Experian	Mødelokale B, Stueetagen
09:15	Vækst og innovation Jon Marius Bru, Experian	Mødelokale C, Stueetagen

Breakout-session 2

10:15	Beskyt din forretning Jon Marius Bru, Experian	Konferencelokale 2, Kælderetagen
10:15	Customer Management Michael Jensen og Søren Molander, Experian	Mødelokale Y, Stueetagen
10:15	Compliance Kaare Smit, Experian	Mødelokale X, Stueetagen
10:15	Fra indsigt til handling Mikkel Lykke Platz, Experian	Mødelokale B, Stueetagen

Tidspunkt	Breakout-session og talere	Mødelokale
11:00	Pause Tag en kop kaffe og et lækkert stykke kage på vej til din næste session! Kage og kaffe kan findes foran det lokale du befinder dig i.	

Breakout-session 3

11:15	Onboarding Matthys Rossouw, Experian	Mødelokale O, Stueetagen
11:15	Vækst og innovation Jon Marius Bru, Experian	Konferencelokale 2, Kælderetagen
11:15	Collections Jakob Færgeman og Glen Østergard, Experian	Mødelokale Y, Stueetagen
11:15	Fra indsigt til handling Mikkel Lykke Platz, Experian	Mødelokale B, Stueetagen

12:00	Frokost og networking	Foran Konferencelokale 1 og 2
12:30	Tak for i dag!	