



## DecisionIQ<sup>SM</sup>

Speed and consistency.  
Managing risk just got easier.

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When applying for credit, business customers want to get fast decisions. When issuing credit, you want to make smart decisions. DecisionIQ<sup>SM</sup> from Experian delivers both speed and consistency in a simple package you can apply company-wide. For you, that means happier customers and a stronger business portfolio.

### 3 common business challenges

Is your business faced with these common challenges? If so, we have the solution:

- **Resource constraints** — Trying to review credit applications manually with limited staff means slow turnaround times for new customer approvals. Automating the review process produces faster decisions and frees your staff to focus on other critical tasks.
- **Arbitrary credit limits** — When it comes to setting credit limits, one size does not fit all. Being able to adjust limits to be more in line with internal policies boosts productivity and reduces application turnaround times.
- **Rigid scorecard tools** — Scorecards that don't reflect changing conditions can be self-defeating. Having flexible scorecards allows you to adapt to a changing environment without the need for costly and time-consuming IT intervention.

### Your automated decisioning solution

DecisionIQ provides the speed, power and simplicity you need to make faster and more reliable credit decisions. Its simple policy wizard gets you up and running within minutes. DecisionIQ is ideal for businesses with basic policy criteria or for organizations just transitioning into automation.

### Packed with power

Although DecisionIQ may be a simple application, it still has plenty of power. Its features include:

- **Industry scorecard sliders** — Choose from 10 industry-specific scorecards, and easily adjust the approval/decline thresholds with a slider bar.
- **Exception stopper** — Direct DecisionIQ to stop the approval process whenever it detects "deal breaker" events like bankruptcies, judgments or collections.
- **Credit limit generator** — Choose from three credit limit methodologies to reflect your company's tolerance for risk: conservative, moderate or aggressive.

- **Batch decisioning** — To achieve even greater efficiencies, apply scorecard criteria in bulk to multiple businesses. This is ideal for annual reviews, new portfolio acquisitions and ongoing portfolio management.
- **Policy documenter** — Document and print your decision policies to satisfy audit or compliance requirements.
- **Approval tracking** — Track decision results to ensure the right number of applications are being approved, declined or manually reviewed.
- **Decision tracking** — Easily print details to explain your decisions and credit limit assignments.

## A better customer experience

Customers want a positive experience, and that's exactly what DecisionIQ delivers. With faster turnarounds and improved consistency, DecisionIQ helps satisfy your customers' demands while simultaneously lowering your costs. 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.