



A Path to Modernization

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Meet the Panelists

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Agenda

Digital Transformation

- Trends
- Strategic Focus

Path to Modernization

- Conceptual Framework

Client Success Story

- Client feedback



Trivia Fun



Trivia Fun



Which U.S. city dyes its river green for Saint Patrick's Day?

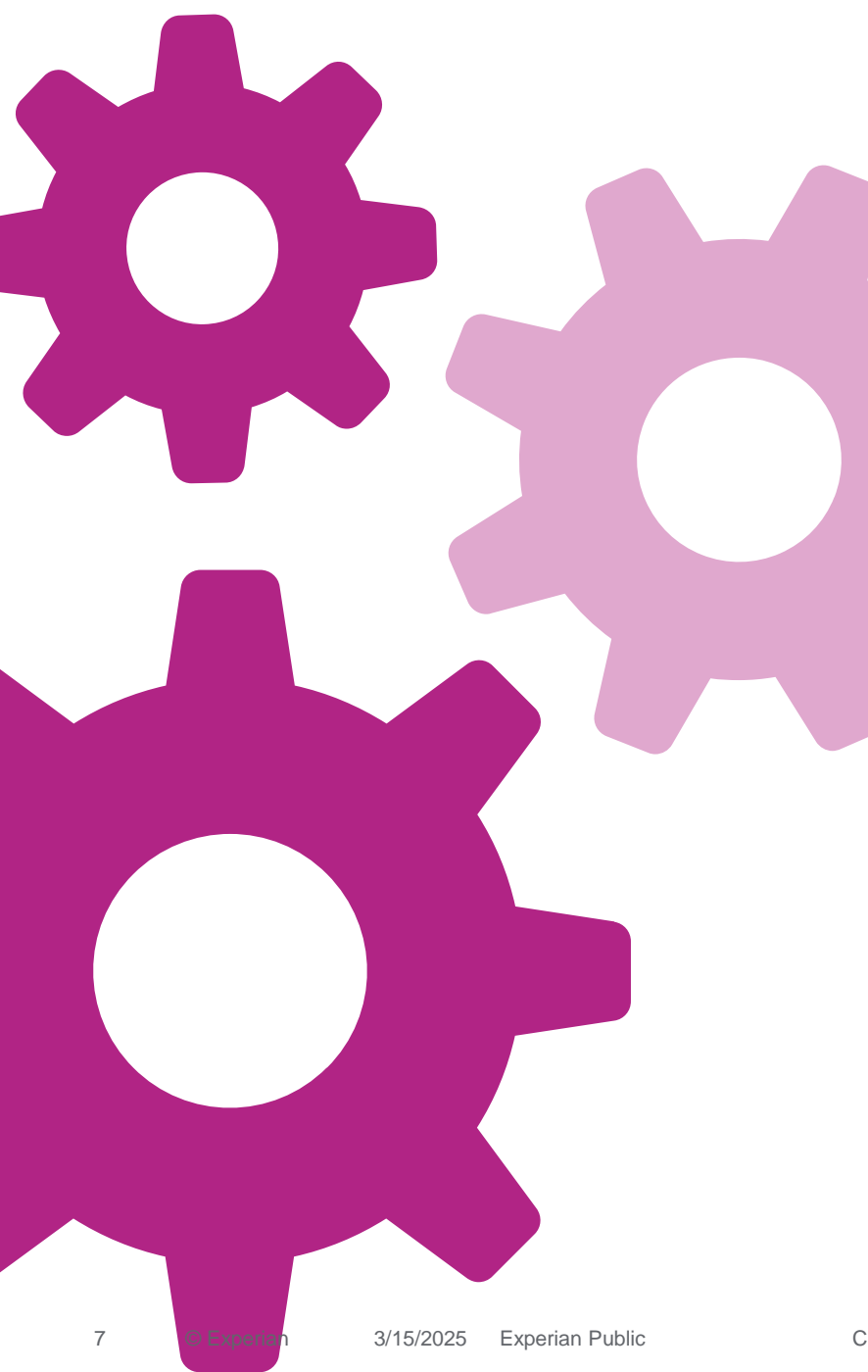


What U.S. city hosts one of the largest Saint Patrick's Day parades?



Which color was originally associated with Saint Patrick instead of green?

Digital Transformation



“

Think of digital transformation less as a technology project to be finished than as a state of perpetual agility, always ready to evolve for whatever customers want next.”

- Amit Zavery - VP and Head of Platform, Google Cloud

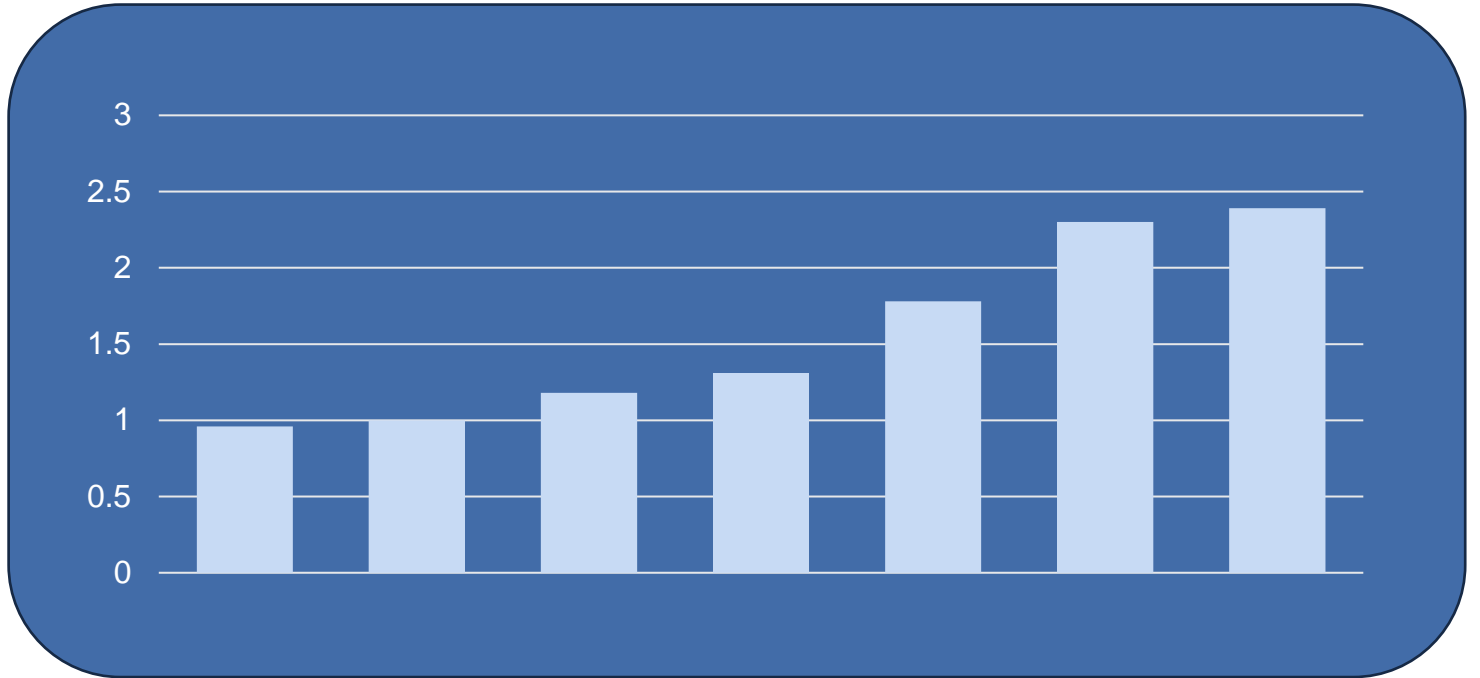


Digital Transformation Trends

74% of organizations consider digital transformation **a top priority**

The digital transformation market is **expected to grow** at a CAGR (compound annual growth rate) of **23%** from 2019 to \$3.3 trillion by 2025. [[Research and Markets](#)]

Source: <https://livivity.com/digital-transformation-statistics>



Spending on **digital transformation technologies** and services worldwide from 2017 to 2024, rise from \$0.6 to \$2.39 trillion U.S. dollars. [[Statista.com](#)]



Digital Transformation Drivers

- **Enhanced Customer Experience:** Digital transformation allows businesses to gather and analyze customer data, leading to improved customer experiences and loyalty. According to a recent survey, **89%** of companies that have implemented digital transformation report **improved customer satisfaction**.¹
- **Increased Efficiency:** Automating routine tasks and streamlining processes can significantly increase operational efficiency. A study found that **72%** of businesses that adopted digital transformation saw a **reduction in operational costs**.²
- **Data-Driven Decisions:** By collecting and analyzing data, businesses can gain a deeper understanding of their customers, competitors, and market trends. **84%** of organizations that leverage data analytics report **better decision-making capabilities**.³
- **Competitive Advantage:** In a globalized market, staying ahead of the curve is critical. Digital transformation helps companies innovate faster and explore new business models, products, and services. **76%** of executives believe that digital transformation **is essential for staying competitive**.⁴

Sources

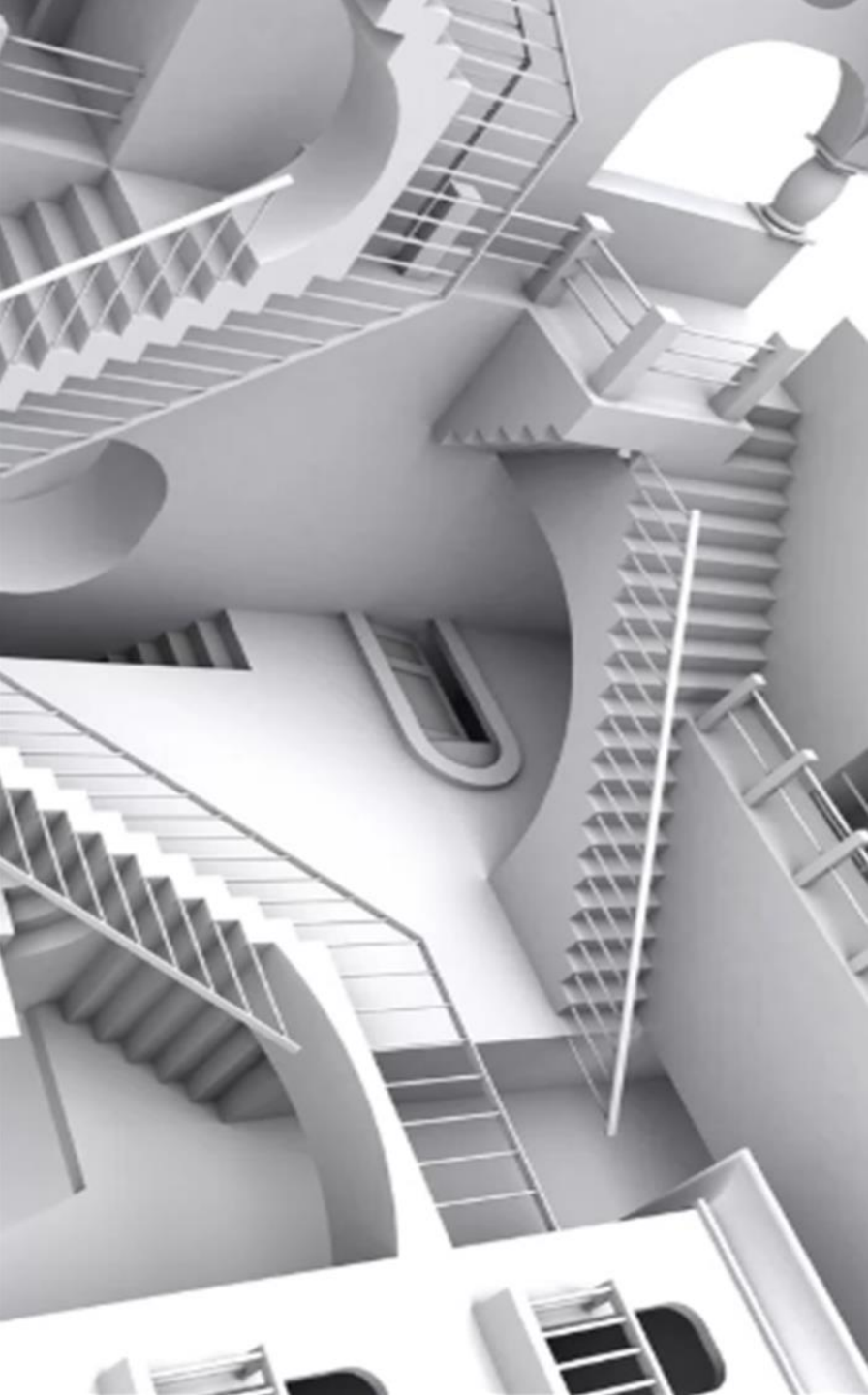
[1 Docsumo Digital Transformation Statistics](#)

[2 GlobeNewswire Digital Transformation Market](#)

[3 DOIT Digital Transformation Statistics](#)

[4 McKinsey Technology Trends Outlook 2024](#)





“

According to McKinsey, BCG, KPMG and Bain & Company, the risk of failure (for digital transformation projects) falls somewhere between 70% and 95%...yet tech is only 20% of the equation.”

- Dr. Corrie Block (Forbes 2022)



POLL

Where are you in your Decision automation Journey?

- a. Not interested in automation at this time
- b. Just starting to research
- c. Conversations are happening now
- d. Working on securing budget
- e. Have a budget and have already started
- f. Already started, facing some challenges



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Please download and install the Slido app on all computers you use



Where are you in your decision journey?

① Start presenting to display the poll results on this slide.

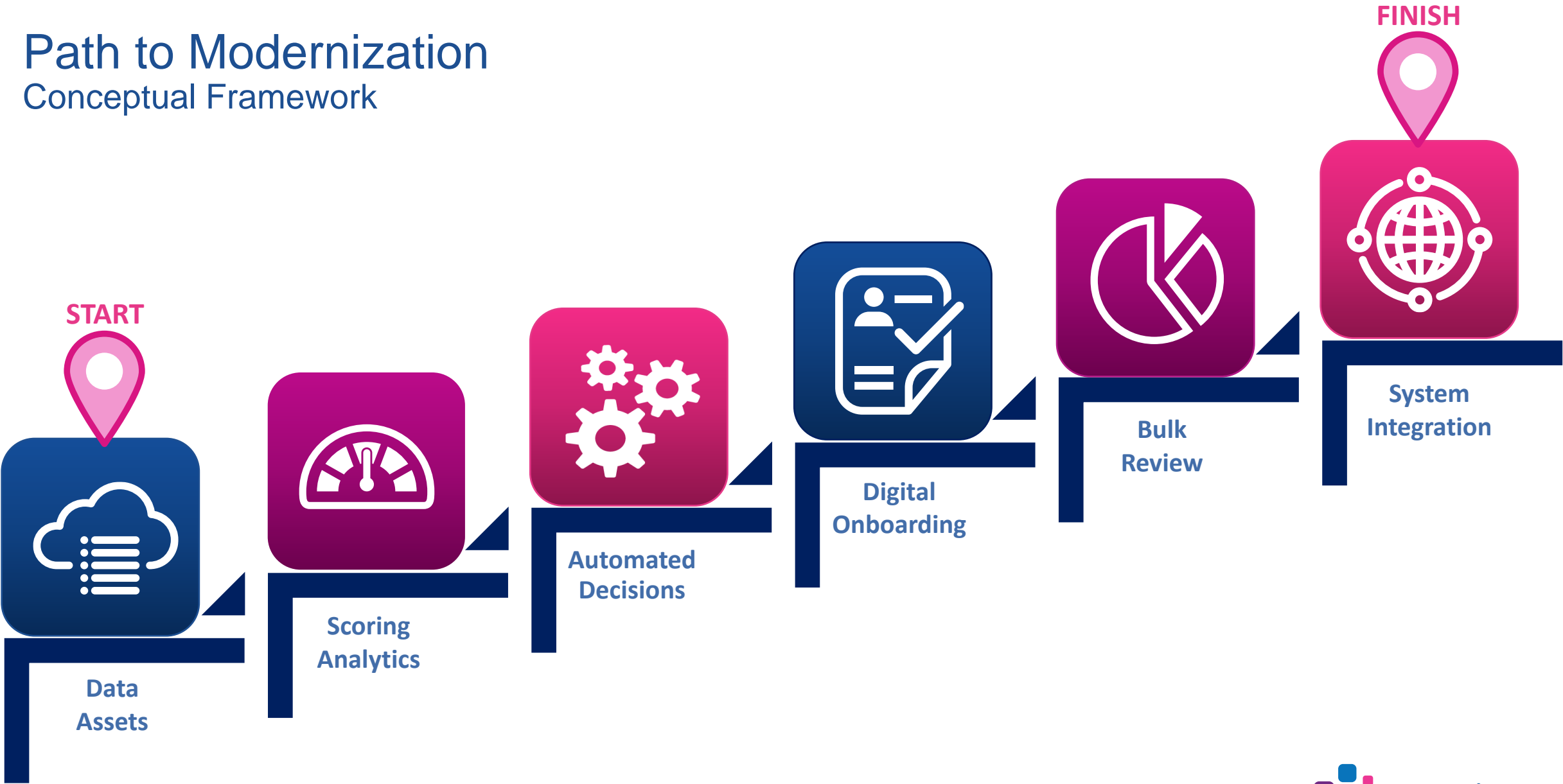


Path to Modernization

Conceptual Framework

Path to Modernization

Conceptual Framework





Client Success Story

Profile, Drivers, Trends, Results

Client Success Profile

About

- Fortune 500 Global Logistics
- 8,000+ Locations / 5,000+ Employees

Problems

- Increasing transactional growth (200K+ annually)
- Slow and manual evaluations
- Inconsistencies across business units

Objectives

- Automate high volume, low balance transactions (Up to \$200K)
- Improve risk outcomes with a statistically-based approach
- Develop a scalable baseline strategy

Drivers

- Resource Efficiency
- Application Throughput
- Speed to Revenue
- Customer Experience
- Consistency
- Process Integration



Data Assets

Modernization Trend: Expansion and integration of more real-time data assets is needed to provide a more complete picture of risk; however, manual assessment of data is growing more difficult to support.



Options:

- **Domestic (US):**
 - Commercial Credit
 - Consumer / Blended Credit
- **Consortium (US):**
 - Service provider blended consortium data
- **International:**
 - Global data
- **Client-based:**
 - Portfolio-based elements (i.e. internal aging, payments)
 - Application-based elements

Scores and Analytics

Modernization Trend: Judgmental and generic scoring strategies are still predominant; however, there is growing interest in exploring custom analytics to supply predictive lift.

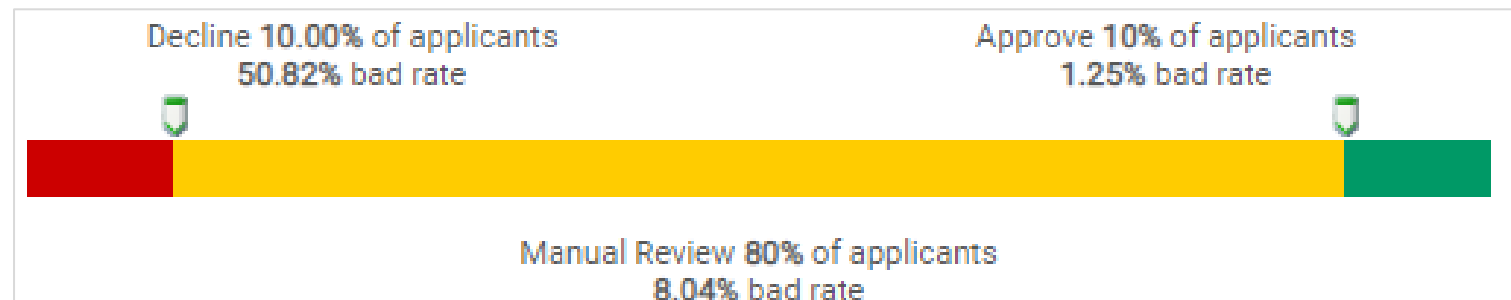


Options:

- Judgmental
- Generic / All-Industry*
 - Delinquency scores
 - Financial stability scores
 - Consumer scores
- Custom Model

Benefits:

- Quickly assess and benchmark risk
- Reduce manual evaluation
- Focus limited resources on medium risk



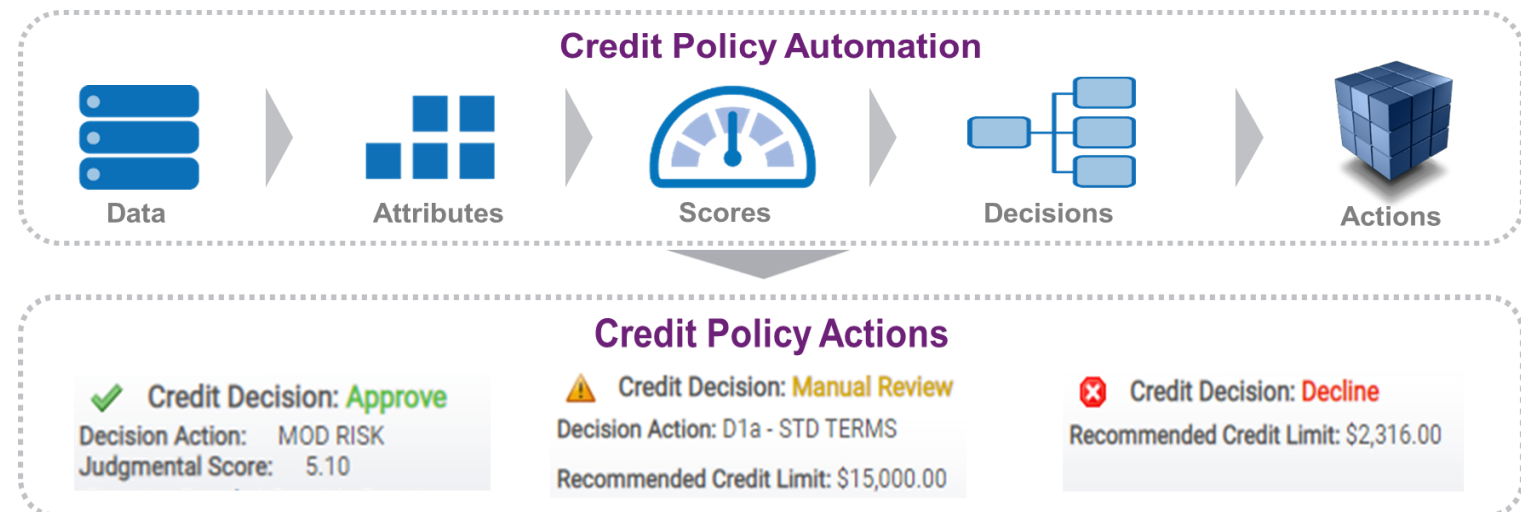
Automated Decisions

Modernization Trend: Process automation is in high demand due to continual economic turbulence. Hiring and maintaining talent is creating resource constraints for many businesses.



Benefits:

- Turn risk assessment into an action strategy
- Centralize and standardize process
- Reduce turnaround time and increase processing capacity



Digital Onboarding

Modernization Trend: Many businesses have accelerated the deployment of digital onboarding strategies to help streamline new account acquisition and improve customer engagement.



Benefits:

- Automate application processing
 - Capture
 - Archiving
 - Decisioning
 - Messaging
- Offer instant credit at POS
 - Speed to revenue
 - Improved Customer experience

Clients may have their own client portals / application process established through CRM & ERP systems.

Bulk Review

Modernization Trend: With growing resource concerns and emphasis on portfolio risk, more companies are submitting periodic bulk reviews that apply analytics, decisions and segmentation strategies to a customer base.



Benefits:

- Avoid initiating one-off, online transactions that are often time consuming and costly.
 - Results within 24-48 hrs
- Understand micro and macro trends across the portfolio.
- Quickly and easily adjust credit lines based ongoing risk assessment.

Clients may look to install different decisioning strategies for account acquisition and portfolio management (Different data assets, scoring analytics)



System Integration

Modernization Trend: Many companies are aggressively pursuing integration technologies to help streamline workflow automation and data exchange across systems.



Options:

- **Application Programming Interfaces (API)**
 - Custom integration of real-time data services between systems.
- **Downloadable Apps**
 - Allow for various data services to be easily downloaded, installed and configured on a 3rd party platform or mobile device.
 - Easy and quick deployment with little to no technical resources.
- **Secure Transport Services (STS)**
 - Secure and automated exchange of large data files for bulk data appends.

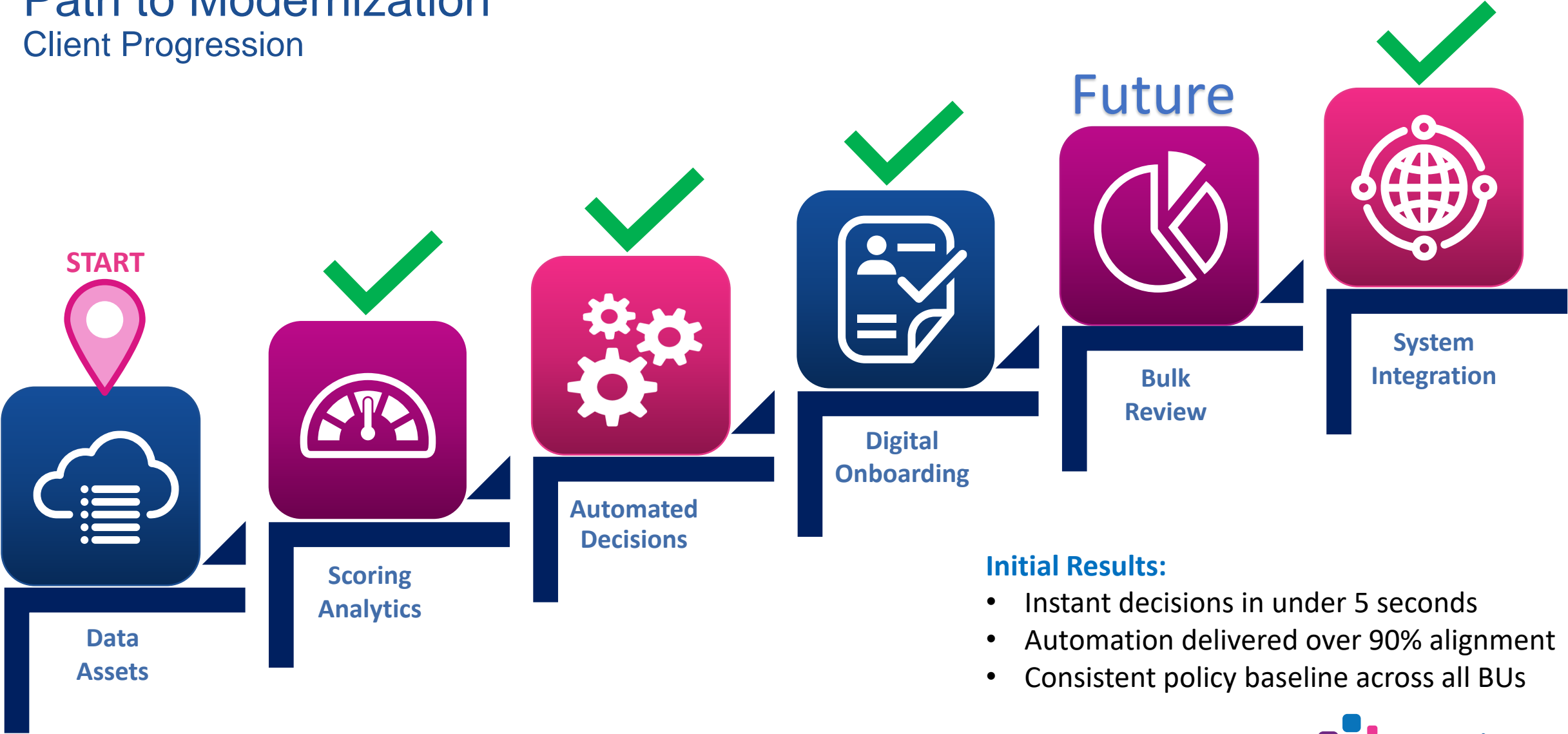
Benefits:

- Avoid redundant systems, logins and security risks
- Added efficiency and ease of use
- Kickoff additional automation and programs



Path to Modernization

Client Progression



Initial Results:

- Instant decisions in under 5 seconds
- Automation delivered over 90% alignment
- Consistent policy baseline across all BUs

Process Flow

This client supports automated decisions across multiple business units, as well as multiple access points. This includes API integration into their homegrown ERP system, as well as end user login to a credit platform. Both methods provide the client with a Decision Status, Decision Action, Recommended Credit Limit and Decision Details to automate and streamline the account onboarding process.

Inquiry

1. Business identifying information (Business Name, Street, City, State, Zip, Phone, TaxID)
2. Business Owner identifying information (First Name, Last Name, Home Address, SSN, DOB)
3. Subcode
4. Policy ID
5. BIQ User ID

Response

Real-time response:

- Decision Status (Approve, Manual Review, Decline)
- Decision Action (Risk Class and CRR Code)
- Recommended Credit Limit (Up to \$250K)
- Decision Details (Audit Trail)

Integrated Decisioning Process



Data

- Data (Commercial Entities)
- Blended (Personal Guarantors / Sole Proprietorships)



Attributes

- Days Beyond Terms
- Bankruptcy Indicator
- Years on File



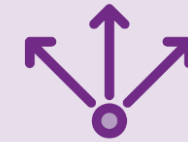
Scores

- Delinquency score
- Financial Stability Score



Decisions

- Decision Status
 - Approve
 - Manual Review
 - Decline



Actions

- Decision Action
 - Internal Risk Classification
 - Internal Payment Code
- Recommended Credit Limit
 - Up to \$250K



Next Steps

Experian is here to help!

Visit our [website](#) to learn more.

Contact us with any questions:

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