



PowerCurve® Collections

Getting debt collection right is about more than money

Every interaction with a customer is an opportunity to strengthen the relationship. Even when it comes to debt collection. A missed loan payment or a bill not paid on time could mean your customer was just forgetful or facing real financial difficulty. Knowing the difference is important to deciding which course of action to take.

Putting that knowledge into action is even more critical. PowerCurve Collections offers these insights and provides the guidance needed to personalise the collections process, effectively recovering bad debt while preserving long-term customer relationships.

PowerCurve Collections applies rich data, analytics, and machine learning to give collections teams a process that's fair, efficient, and effective. Based on insights gleaned from these advanced techniques, firms can drive precise collections actions that are proven to increase recoveries. For agents, a modern, intuitive user interface offers a consolidated view of relevant data to help provide the most favorable outcome for customers. The best collection action may be a high touch outreach effort, or a more automated option enabled by 'AIVA' – our Artificially-Intelligent Virtual Assistant. To measure the performance of these activities, PowerCurve Collections includes integrated business intelligence tools to bring a new level of insight to the collections process.

Whatever the task, PowerCurve Collections has the operational capabilities to easily handle essential collections activities. In the end you have a cost-effective and compliant collections process focused on retaining the valuable customers that are such a crucial part of your business.

Key Features:

- **Updated User Experience** allowing all users to quickly view relevant data and create the best outcomes for every customer
- **Unified design environment** empowers business users to quickly design and deploy collections strategies and workflows
- **Data connectivity and enrichment** provides access to data from a wealth of sources to build a more complete view of customers
- **Analytic insights** include integrated scorecards, champion-challenger capabilities, and simulations to fuel 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
- **Communication tools** offer options to connect with customers via an AI-based virtual assistant (AIVA), through digital channels, or more traditional methods
- **Business intelligence capabilities** provide visibility to ensure that the collections process is highly performing

Key Benefits:

- Personalise the collections process
- Increase debt recovery and maximise profit
- Several automated options providing customer choice
- Reduce bad debt
- Improve cash flow and drive growth
- Cut the cost of collections
- Comply with regulations
- Enhance the customer experience
- Realise a faster return on investment

Making the complex simple to understand

Data is a competitive asset for businesses. You can't make decisions without it – from growing customer relationships to adding new services or protecting against fraud.

At Experian, we unlock the power of data to create opportunities for consumers, businesses and society. Managing and safeguarding a large and diverse data repository means we can provide the answers you need for faster, confident decisions. Over 3,000 technologists and data scientists around the world use technology, analytics and insights to create meaning out of all that data. The end result? Make each transaction safer and more profitable. And strengthen customer trust and loyalty.