

# Make an individual offer to each customer

Origination decisioning with New Business SM

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# New Business SM

In today's competitive market it is becoming increasingly important to be able to rapidly and accurately understand applicants and their potential as customers.

At the heart of the Decision Analytics origination solution from Experian is the new business decisioning system, New Business SM. It deploys the advanced Strategy Management decision engine which, when combined with predictive analytics and expertise through consulting, creates a system that enable organisations to maximise, automate and control new business decisioning.

Using sophisticated scoring and segmentation techniques, the system provides the ability to accurately assess and make a decision on an applicant, identifying optimal customers and offering them a tailored package to suit their needs and the business objectives.

The new business strategies are controlled by one or more business users on the desktop and then deployed across the organisation, giving complete control to define, test and manage business strategies without the need for programming resource.

The system improves operational efficiency by enabling the automation of manual processes and the redeployment of key resources to concentrate on strategic, rather than tactical, challenges.

New Business SM allows each applicant to be treated as an individual and enables fast, accurate and consistent decision making.

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**Experian delivers  
Decision Analytics  
experience and  
expertise gained from  
deploying over 400 New  
Business SM systems  
worldwide.**

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