Build an individual relationship with each customer

Customer management with Probe SM

Probe SM

At the heart of the Decision Analytics customer management offering from Experian is the advanced customer strategy management system, Probe SM.

Probe SM combines data management with segmentation, scorecards and strategies to drive customer management throughout the organisation.

It aggregates data from account management systems and other sources with historical data, and uses it to calculate the unique set of decisioning variables used in the scoring and strategy setting processes.

Customer management strategies are controlled centrally by the business user and then deployed across the organisation, for every customer contact and through every channel.

Probe SM enables organisations to drive strategy proactively and reactively at every touchpoint with the customer.

Probe SM operates at account and customer level to deploy immediate, consistent and appropriate customer management.

Flexible decisioning increases strategic effectiveness with a fully-scalable system, from basic strategy definition to the most sophisticated simulation and analysis capabilities.

The business user has complete control on the desktop 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.

Probe SM also supports regulatory requirements, such as Basel II objectives for banking organisations, combining the calculation of key measures and ratings with the integration of these into the lending decision-making process.

Experian delivers Decision Analytics experience and expertise gained from deploying over 100 Probe SM systems worldwide.

The Probe SM customer management system provides the ability to turn data into intelligence. This insight on every customer is used to set consistent, relevant strategies across every element of customer management.

1. Turning customer data into customer insight

Every organisation has large amounts of data about their customers and accounts. The key to effective customer management is to make full use of this data to create an insight into the behaviour and motivations of customers, to fully understand each and every individual.

Probe SM creates this intelligence by processing data for each customer, taken from one or more account management systems, which can be aggregated to create customer-level data. The data is combined with historical information to create comprehensive and predictive behavioural data for each customer. The behavioural data is enriched by calculating a unique set of decisioning variables, including complex calculations and derived information such as profitability.

As the business grows, additional variables can be created to meet requirements. The set of variables provides the insight needed to be able to apply strategies and decisioning to the customer portfolio.

2. Turning customer insight into customer strategies

Create and manage strategies
On the desktop, the elements of the customer management strategy are clearly illustrated with graphical business objective flows.

At every stage of the process, customers are segmented into different groups in order to apply relevant strategies. Having segmented customers, distinct scorecards are created and applied to each population profile.

In combination, the scores and behavioural variables are used to apply the most appropriate customer management strategies and actions. On the desktop, the business user has complete control to create, maintain and improve strategies.

Through simulation in the analytical environment and Champion/Challenger facilities the strategies can be evaluated and evolved for maximum performance.

Implement strategies and actions
The strategies and actions set for each customer are returned to the operational environment for implementation.

The data and results are stored for operational reporting and strategic monitoring, supporting both day-to-day management control and longer-term business improvement.
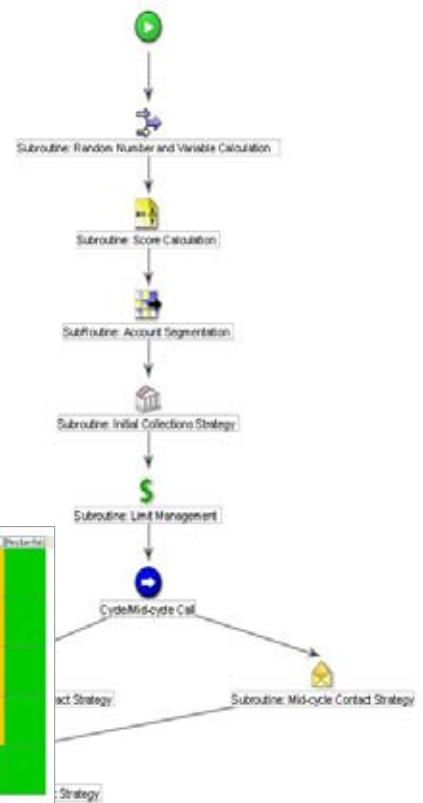
Deployment of Probe SM systems
Probe SM can process portfolios on a regular basis, for example, running in batch mode at statement cycle point and also when triggered by other significant events. The system can also be configured in an online environment to drive the strategy at other key touch-points with the customer, for example, during the online authorisation process.

Interfaces are flexible for rapid deployment against both new and legacy systems. Probe SM is a fully scalable system for mainframe, Unix or Windows platforms and is capable of processing millions of customer decisions rapidly in the mission critical environment.

About Decision Analytics from Experian

Decision Analytics is the international division of Experian specialising in providing credit risk and fraud management consulting services and products.

With clients in more than 60 countries and offices in more than 30, it delivers Decision Analytics experience and expertise developed from working with national and international organisations around the world.

Experian™

A world of insight