

Get a complete picture of customers through monitoring

Focus the power of information with Portfolio Reporting Studio



Portfolio Reporting Studio

A critical element of Decision Analytics is the ability to access timely and accurate performance, portfolio and market information.

Regular monitoring helps create understanding of how the business is performing, forecast the impact of strategies on profitability and highlight current and potential trends that require attention to maintain effectiveness.

Unfortunately, many organisations have to spend too much time accessing and manipulating data, thereby limiting the time available to interpret the report and act on the results.

Or, they spend time producing detailed reports every month and analysing them in detail, only to find the solution is performing well and no action is needed.

Portfolio Reporting Studio is the integrated reporting tool for Decision Analytics.

It uses built-in expertise to rapidly create detailed reports specifically designed for the key reporting requirements, which are summarised into results for high-level reporting.

The reports are used from the top down, with user-defined alerts to guide users into the detail only when it is necessary.

The tool provides immediate access to reporting at every level of the organisation, which provides the ability to monitor the performance of decision making within each portfolio.

The insight it provides offers the ability to maintain and improve the effectiveness of strategies and scorecards, leading to improved overall business performance in terms of revenue, losses, costs and profitability.

The reports

Experian's Decision Analytics experience and knowledge has been captured in a number of expert reports that are specifically designed to meet key business objectives.

Each set provides a high-level report with summarised statistics, indices and alerts to highlight divergence from business goals.

Experian delivers Decision Analytics experience and expertise gained from 350 reporting systems deployed worldwide.

Underlying these are further reports designed to provide detailed analysis, down to individual record level if necessary. Key statistical and analytical information is built in, with the flexibility to design reports and statistics to meet the specific requirements.

Alerts can be set by the user to highlight divergence from targets and measures. The user carries out all report production on the desktop, with no need for IT or programming resource. Each set of reports can be used individually or combined with others to build comprehensive monitoring that covers the entire operation.

The reporting areas

- New Business – analysis of the quality and performance of the new customers taken on
- Customer Management – analysis of the profitability and performance of existing customers
- Capital Adequacy – management information and analysis for Basel II
- Collections – monitoring the effectiveness and efficiency of the recovery and debt management operation
- Scorecard Diagnostics – monitoring the effectiveness and predictiveness of scorecards
- Investigator – flexible ad-hoc tool for further analysis and interpretation

The data

Portfolio Reporting Studio provides a single repository with a relational infrastructure that has been specifically designed for rapid analysis and monitoring. It brings together all the different sources of information from the business across all decision points, significant events, customer contacts and transactions.

It offers the ability to gain insight from all levels of data, from event and transaction to customer and household. Analysis is carried out on the full population, with no need for data sampling or aggregation, enabling 'train of thought' analysis with no need to specify data variables before a report is started.

Why do I need Portfolio Reporting Studio?

It takes too long to run reports – my team is too busy

- With built-in reporting expertise there is no need to create new reports every time
- Reporting is controlled by the business user with no programming required and no technical resource needed
- Reports run in seconds or minutes so skilled analyst resources can focus on interpretation not production

I run reports but I have no time to look at them

- By saving time in report production, you have time to analyse the results
- High level user defined alerts and statistics highlight issues, so you can focus on what really matters
- Summary reports make management reporting clear and simple

The reports never tell me what I need to know

- The reporting expertise is built in, it provides summary statistics and alerts for you, telling you exactly what you need to know
- The analysis is top-down and interactive, you can drill down into areas of interest to get the required detail
- You control the parameters and measures and can tailor them to your specific needs

We can't get the data we need and in the right format

- Portfolio Reporting Studio uses a data mart which is optimised for strategic reporting
- You can extract the data directly, there is no need for IT involvement
- You can save up to 80% in data preparation time

Portfolio Reporting Studio enables organisations to:

- Understand the impact business strategies and processes have on profitability today and forecast into the future
- Minimise the impact of issues with early warning of potential issues and on-going monitoring
- Reduce the opportunity cost of missing new revenue opportunities with regular and up-to date monitoring
- Forecast and monitor the impact of changing strategies on profitability, including Champion/ Challenger strategies
- Reduce resource time and costs of creating reports, moving the emphasis from production to interpretation
- Achieve a higher quality of reporting with less investment using built-in expertise

Deployment

Portfolio Reporting Studio can be deployed as an integrated reporting tool or as a standalone tool supporting Decision Analytics across the organisation. The PC desktop environment has been specifically designed for complete flexibility and ease of use, providing the framework for the expert reports, providing tools to manipulate data and create libraries of analytical components.

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.

