35TH ANNIVERSARY

VISION 2016
TAKE CONTROL
A ROADMAP FOR GROWTH

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Energizing new customer decisioning through automation

Experian®

Introducing:

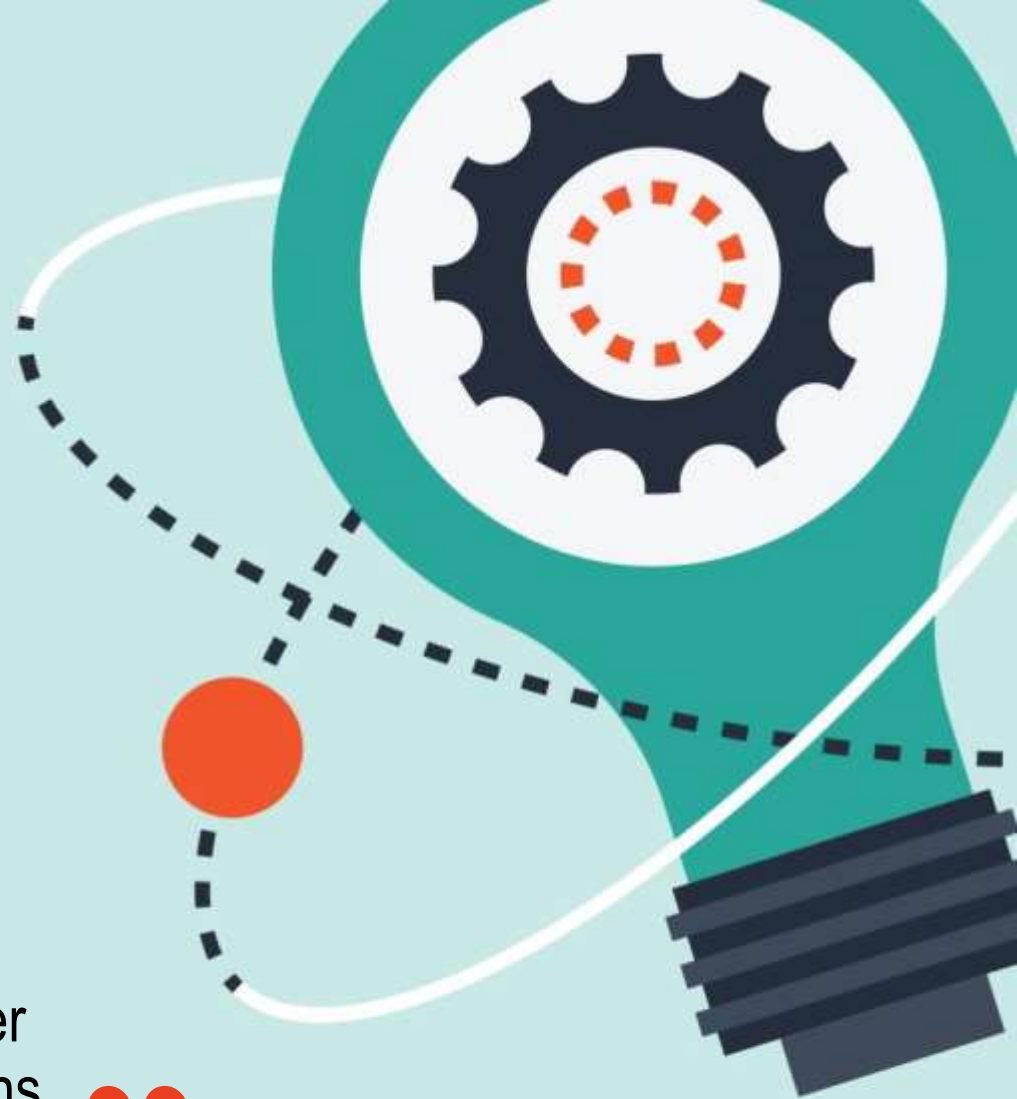- **Craig Wilson**
  Experian

- **Rod Everson**
  Experian

Energy efficient

" An optimized customer contact center is:

- Efficient
- Effective
- Produces good outcomes in furtherance of the utility strategic plan.

An optimum customer contact center balances each of the above concerns. "

— **Water Research Corporation**

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Business values with energy

Achievable business goals

- Decrease customer acquisition costs
    - ► Increase customer satisfaction
- Optimize decision strategies and workflow
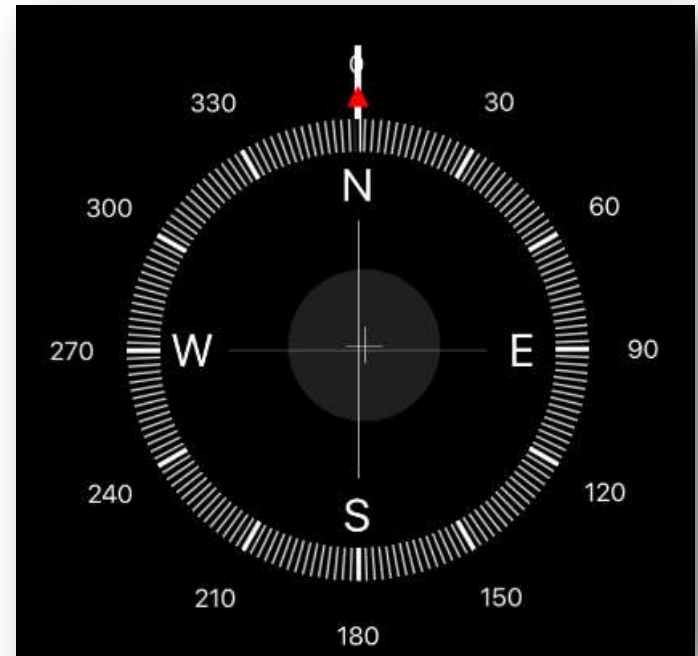- Improve collection recoveries

Using

- Internal and external data
- Scores and analytics
- Automated workflow

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360° view

Data sources

- Internal and external data for 360° view of customers

  ▸ Automated, real time for faster decisions

  ▸ Right data, for better decisions

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Internal data

Key internal data that can be used for decisioning

Start with Experian PINpoint Services[SM]

TEC companies

- Reduce collectable amounts

  ► Link outstanding closed balances to current, active accounts

- Enrich and update customer information (e.g., best name, address, Social Security number, deceased indicator)

- Provide a single view of the customer base (an enhanced understanding of previous account history) and improved customer service

Experian

- Linkage technology

  ► Deploy PINpoint Services[SM] in batch to do a one-time clean-up of the database linking current and outstanding accounts

  ► Begin the ongoing process of catching more name switching on the front-end

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Pinning

Batch pinning

- Assigns a unique identifier to all current customers

    - Consumer "Personal Identification Number" or PIN

    - Commercial "Business Identification Number" or BIN

        - Principal shareholders PIN

Combine PIN / BIN with customer history data

- Key data on previous or existing history of customers

    - Include any outstanding balances due

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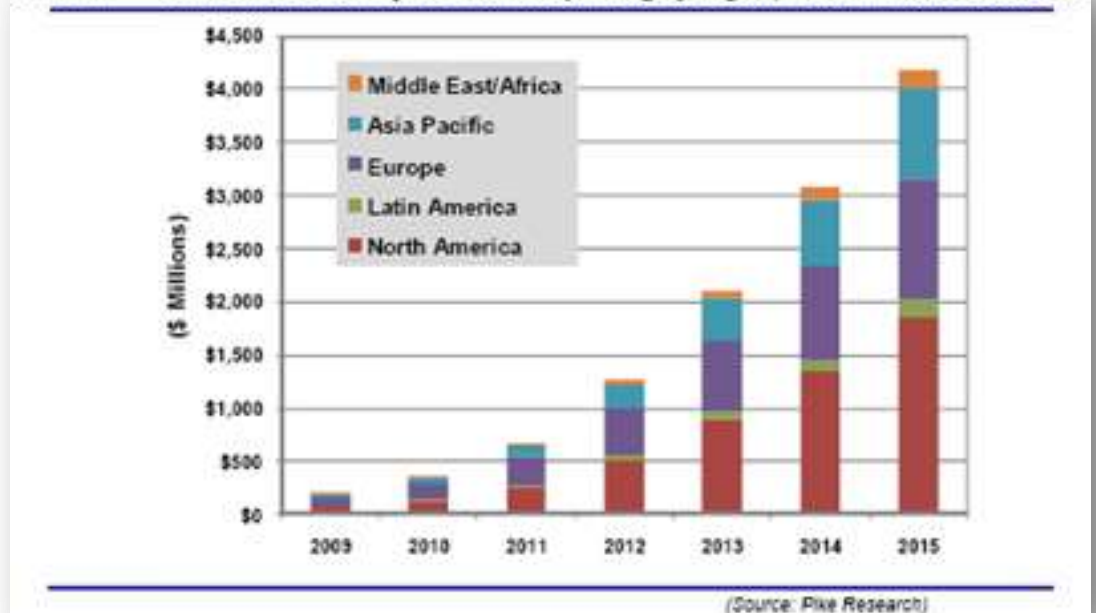A ROADMAP FOR GROWTH

Look to incorporate Big Data

- Utilities are profiting by using Big Data

- Deregulated utilities

  ▶ Offer targeted services

  ▶ Prevent customer churn

- Public utilities

  ▶ Decision making

  ▶ Segmentation

Smart metering

By 2020, the number of installed **smart meters** in North America will reach **150 million**

Chart 1.1   Smart Grid Data Analytics External Spending by Region, World Markets: 2009-2015

Legend:
- Middle East/Africa
- Asia Pacific
- Europe
- Latin America
- North America

(Source: Pike Research)

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Smart metering

Analyzing smart metering data

- Analyze the vast volumes of data to find relevant data

- Gain insights in trends and operational efficiencies

Using smart metering data

- Incorporate potential fraud detected from smart metering on consumer or business

- Cross sell energy efficiency services

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Case study

- Customers who received information on energy efficiency programs and cost management were 20% more satisfied.

- These customers were 200-300% more likely to enroll in additional initiatives such as lighting, energy management and Energy Star appliance programs.

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External data

Critical external data and bringing it all together with automated strategies

Consumer reports

Consumer reports

- Includes basic identity, fraud prevention information, OFAC

- Generic scores (FICO, VantageScore®), or scores targeted for use by telecom, utilities or cable

- Retrieve PIN / BIN from consumer report

  ► Use to match to batch PIN / BIN appended to existing/previous customer data

- Review consumer report and existing / previous customer data holistically

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Commercial accounts

Consider Experian business reports with Corporate Linkage

- Check performance of affiliated businesses

  ► Each affiliated business will have a unique BIN

- If affiliate businesses have balances due, may attempt to collect

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TEC 2.0 score

Introducing TEC 2.0!

- New model from Experian for telecommunications, energy and cable

- Scores more consumers

- Outperforms existing models

  - More accurately set deposits based on risk

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TEC 2.0 score

TEC 2.0

- May replace current Tele-Risk and TEC models

- Full model development documentation available

- Easily accessed through Experian consumer report

- Easy to understand

  - Aligned with VantageScore® 3.0 range

  - Uses a slightly different risk scale

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Fraud prevention goals

- Interpret guidelines and regulations to identify and detect inappropriate conditions

- Interrogate a customer's identity elements in specific combinations without causing customer friction

- Determine if an individual is a real person and is who they say they are, and that it is okay to do business with that person

- Ensure that customer information is correct at time of account set-up and that billing and / or shipping addresses are part of the identity profile
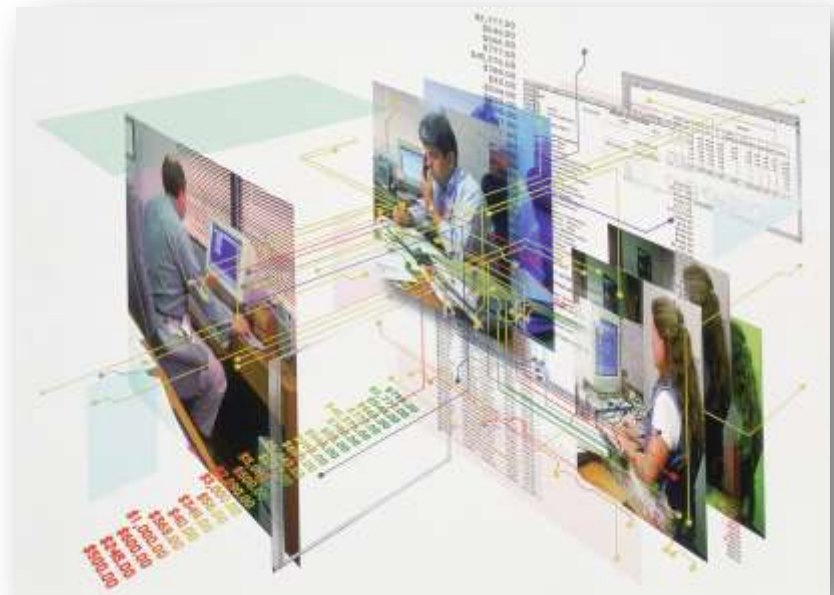
- Maintain a persistent customer ID

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Fraud data

Identity verification services

- Fraud Shield^{SM}

- Precise ID$^{®}$
  (GLB and FCRA versions available)

- Business fraud data and services

  - ▶ BizID^{SM}

  - ▶ Fraud Shield^{SM} / Precise ID$^{®}$
    on principals / shareholders

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Fraud analysis

Analyze potential fraud data automatically

- Previous experience match (PIN / BIN) may expose potential fraud

- Fraud from smart meters (Big Data)

- External identity verification services

- Use a customizable rules-based engine that lets you tailor results to your interpretation

- Use a consistent process for decisioning and identity element match definitions

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Deposits

Follow the vein of regulations

- Use analytics to ensure deposit decisions are fair and in compliance with your regulatory environment

Automate setting deposit amounts and conditions

- Use scores and prior history

- Decision engines deliver analytically based deposit decisions consistently and optimally

  ▶ Automated decisions with manual review when necessary

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Tying account acquisition to debt recovery

Improve collection recoveries

- Match PIN and BIN on existing and previous customers to PIN and BIN retrieved with consumer bureau and business data

Automatically identify any balances owed

- Referral decision

- Require payment or plan

Gain dramatic improvement in collections

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A communications client success story

Client	Challenge and objective	Solution: Experian's PINpoint Services^{SM}	Results:
Leading communications company with three million+ customers	Accurately linking active and inactive accounts Identifying pre-existing relationships at the point of application	4.3 million+ customer records sent to Experian	PINpoint Services^{SM} identified $13.4 million+ in uncollected, bad debt that could be linked to current, active customers Utilizing PINpoint Services^{SM} to update its database of customers and to understand past customer history in real time Going forward, plans to leverage Corporate Linkage^{SM} in improved identity validation, bad debt match at account initiation, and enrich its commercial customer records with information

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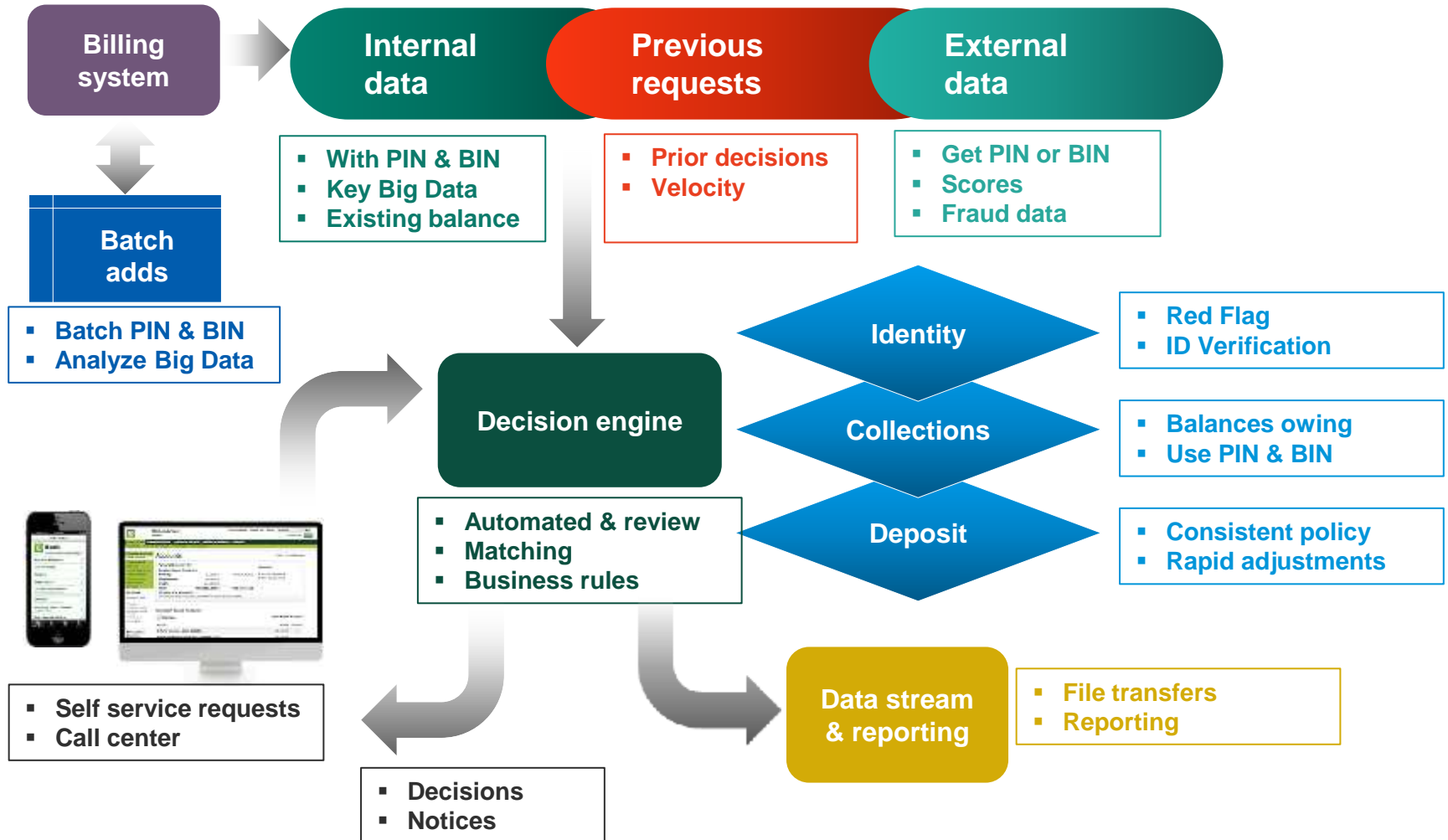### A ROADMAP FOR GROWTH

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Automated workflow

Bring it all together through an efficient, automated workflow solution

Automated workflow

PowerCurve® OnDemand

Billing system

Internal data
- With PIN & BIN
- Key Big Data
- Existing balance

Previous requests
- Prior decisions
- Velocity

External data
- Get PIN or BIN
- Scores
- Fraud data

Batch adds
- Batch PIN & BIN
- Analyze Big Data

Decision engine
- Automated & review
- Matching
- Business rules

Identity
- Red Flag
- ID Verification

Collections
- Balances owing
- Use PIN & BIN

Deposit
- Consistent policy
- Rapid adjustments

- Self service requests
- Call center

- Decisions
- Notices

Data stream & reporting
- File transfers
- Reporting

Energize your service request process

Decrease customer acquisition costs and improve customer satisfaction through fast, data driven automated workflows

Lower risk by making faster decisions to verify the identity of customers and ensuring deposit decisions are better and consistent, and

Improve cash flow by collecting more past due balances through state of the art matching to prior and existing accounts

The market has continued to evolve to enable large and small utilities to gain access to new tools to more effectively manage their service request process.

Experian can help you review your current processes and develop an ROI that will rapidly improve your business.

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For additional information, please contact:

Craig.Wilson@experian.com

Rod.Everson@experian.com

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