

Case study: National Australia Group Europe

Experian assists NAGE with its
application processing



Client

The National Australia Group is an international financial services organisation that provides a comprehensive and integrated range of products and services to consumers globally. The Group is organised around three regional businesses, including UK / Europe. The UK region consists of two retail bank brands, Clydesdale Bank and Yorkshire Bank.

The National Australia Group Europe (NAGE) has a long-standing relationship with Experian, with over 10 years history of working together on a variety of business projects.



Challenge

NAGE had been using a series of Strategy Management (version 2) systems, one for each of their four product categories – Credit Cards, Personal Loans, Money Transmissions (current accounts) and Mortgages – to assist in its credit application processing. Alongside Strategy Management, NAGE was relying on a separate System Builder, driven by Experian, to support its customer application processing. NAGE required one Strategy Management system, incorporating System Builder software, to support all four credit portfolios and to make the process of enhancing the application strategies quicker and easier for the company.

Solution

The Strategy Management system gathers data from the Experian credit

bureau, the Consumer Indebtedness Index, Detect and Delphi for New Business – in conjunction with NAGE's own credit assessment – to provide the best possible solution to allow NAGE to make reliable and responsible lending decisions. Generation 3 of this system allows for the deployment of these scoring models more quickly than before and it has the flexibility of grouping customers into separate categories to improve risk management decisions. This has allowed NAGE to redevelop their application strategies to avoid incurring bad debt risk accounts.

Results

Strategy Management Generation 3 has helped NAGE to streamline their application strategies. The company can respond rapidly and easily to alter their strategies, reacting to

Riverleen House
Electric Avenue
Nottingham
NG80 1RH
T 0115 941 0888
F 0115 992 2296
www.experian.co.uk

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market changes, without having to repeat the process numerous times. It has enabled more versatility, allowing NAGE to make design changes and maintain the system without having to use a separate System Builder. “Strategy Manager Generation 3 allows us to amend and deploy our application strategies more quickly than with previous versions of the SM software. This means that with debt reaching a record high nationwide, NAGE can respond to market changes more rapidly and reduce our exposure to bad debt. We have received excellent ongoing support from the team at Experian both during and since the implementation of Strategy Manager Generation 3.”

Victoria Phillips
Senior System Analyst
NAGE

For further information please contact us:

T 0115 901 6016
F 0115 992 2296
consumerinformation@uk.experian.com

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