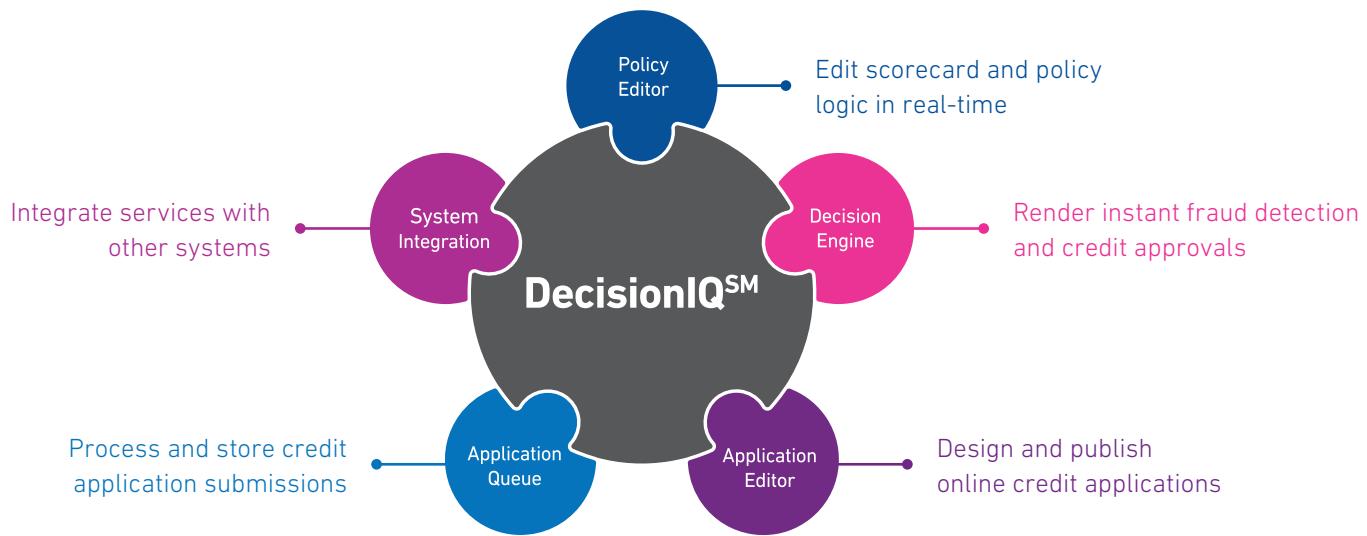


DecisionIQSM

Simply sophisticated

DecisionIQ is a web-based service for automating B2B credit and fraud risk decisions. Integrated within Experian's BusinessIQ platform, it delivers fast, affordable automation through easily configured policies and workflows. From fraud detection to credit approvals, DecisionIQ equips teams with real-time insights to reduce risk and boost efficiency across their B2B lifecycle.



What's new?

We're excited to announce that DecisionIQ will introduce new service enhancements at the end of Q4 2025. This upgrade will allow clients to leverage DecisionIQ as a single automated source for credit and fraud risk decisioning. Users will now be able to:

- Create automated fraud policies using data and risk scores from Experian's new Fraud Investigation Report (FIR).
- Render real-time policy decisions to assess commercial fraud risk.
- View and analyze fraud transactions maintained within the Stats Dashboard.

Service tiers



DecisionIQ — Standard (Entry-Level)

- Ideal for:** Quick and easy deployment of domestic credit policies.
- Access to:** Simple, score-based policy frameworks leveraging Experian's Intelliscore Plus model, basic exception criteria, and pre-built credit limits.



DecisionIQ — Plus (Mid-Level)

- Ideal for:** Tailoring sophisticated risk logic for domestic credit, domestic fraud, and/or international credit policies.
- Access to:** Sophisticated scorecard and policy frameworks, including expanded data sources, attributes, and score models to address broader risk needs.



DecisionIQ — Premier (Advanced-Level)

- Ideal for:** Digital onboarding of domestic credit accounts.
- Access to:** Digital credit application processing to streamline customer onboarding and expedite real-time approvals.

***Note: Does not currently integrate with Domestic Fraud or International Credit policies.**



DecisionIQ — Custom Model (Elite-Level)

Ideal for: Maximizing analytical lift when evaluating domestic credit risk.

Access to: Custom scoring analytics within decision policies to better identify risk and maximize profitable outcomes.

Let Experian help you on your automation journey

If you would like to learn more about Experian's DecisionIQ product suite, please contact an Experian representative at 877-565-8153 or visit www.experian.com/decisionIQ.

About Experian

Experian is a global data and technology company, powering opportunities for people and businesses around the world. We help to redefine lending practices, uncover and prevent fraud, simplify healthcare, deliver digital marketing solutions, and gain deeper insights into the automotive market, all using our unique combination of data, analytics and software. We also assist millions of people to realise their financial goals and help them to save time and money.

We operate across a range of markets, from financial services to healthcare, automotive, agrifinance, insurance, and many more industry segments.

We invest in talented people and new advanced technologies to unlock the power of data and to innovate. A FTSE 100 Index company listed on the London Stock Exchange (EXPN), we have a team of 25,100 people across 32 countries. Our corporate headquarters are in Dublin, Ireland. Learn more at experianplc.com.