

# Experian Feature Builder

Supporting advanced analytics in consumer credit with integrated feature management

Financial institutions need access to high-quality data sources and the ability to modify and combine data to make more profitable data-driven decisions that enables:

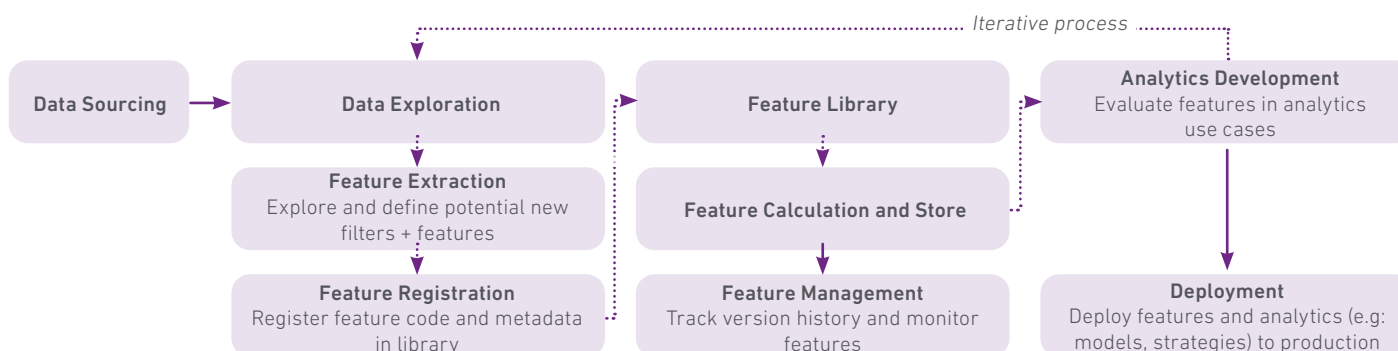
Efficient transformation of raw data into accurate and value-driving features.

Better management and monitoring of attributes for audit purposes and compliance efforts.

More predictive and high performing models.

However, as pressure increases to realize the value of their analytics and AI, so do the challenges in the feature lifecycle.

## Feature lifecycle and user workflow



## Key Challenges

**COSTS:** Sourcing and centralizing data can be expensive  
Managing and updating data definitions for engineering and analytics is costly.

**GOVERNANCE RISKS:** Tracking lineage of data definitions  
Data engineers and scientists need to visualize upstream and downstream impacts as they modify feature definitions.

**COLLABORATION:** Managing a centralized feature library is difficult and often skipped  
As AI and analytics teams become more complex across the enterprise, maintaining and governing feature definitions in a centralized library is a must-have.

**RESOURCES:** Lacking understanding of automated credit reports  
Often teams have skills gaps, and additional expertise is needed.

**INCONSISTENCIES:** Calculating features can vary  
Different calculations in development and production use cases across the lending life cycle create model risks and compliance challenges.

**INTEGRATION:** Evaluating and integrating features into the analytics lifecycle  
Inability to seamlessly deploy and quickly understand the value of models and strategies throughout the lending life cycle.

## Integrated Feature Management

Experian Feature Builder is a modern, integrated custom feature solution that combines development, deployment, and management technologies. It accelerates the feature lifecycle through efficient data management and streamlined end-to-end workflows. Leveraging the Ascend Analytical Sandbox™ for custom feature development, it seamlessly connects to Ascend Ops™ for deployment and ongoing management.

The integration significantly enhances compliance and governance by adding a layer of visibility into feature performance, thereby reducing risks through feature monitoring.

Users have access to Experian's 20+ years of continuously-improving credit feature definitions, and gain the ability to join first-party, third-party, and bureau data while coding in Python. The user journey within a single ecosystem is faster and more efficient than ever before.

Experian Feature Builder provides a centralized feature library, ultimately improving time to market and improving decisions to extend credit, while managing default and fraud risks.

## Capabilities and Benefits

- **Centralized data access** – streamlines access to data sources used in custom features and intermediation of third-party data sourcing.
- **Advanced lineage tracking** – clearly view the history of upstream and downstream feature dependencies for governance purposes.
- **Streamlined feature registry** – built-in version management and tracking as well as feature correlations and distributions.
- **Key statistical reporting** – out-of-the-box data visualizations and monitoring of feature correlations and distributions.
- **Comprehensive feature lifecycle support** – integration with Ascend Analytical Sandbox™ enables rapid analytics use case iteration and experimentation and production-grade execution and deployment with Ascend Ops™.



## Experian Feature Builder: the future of feature engineering

- Integrated feature development with [Ascend Analytical Sandbox™](#) and deployment with [Ascend Ops™](#).
- Enhanced feature management capabilities, supporting compliance and governance.
- Clients can license Experian IP for custom feature calculation.
- Streamlined feature calculation and availability of calculated features in Ascend Analytical Sandbox™ for feature experimentation and testing in analytical models and use cases.
- Ability to handle on-demand feature inference at analytics runtime via Ascend Ops™.
- Support for credit feature development and deployment approaches.

To learn more about Experian Feature Builder, please speak to your local Experian account manager.