

183% ROI & 12-Month Payback: The Total Economic Impact™ of Experian Ascend Platform™



Experian commissioned Forrester Consulting to conduct a Total Economic Impact™ study to analyse the financial impact of the Experian Ascend Platform

The Need for Accurate and Efficient Credit Operations Has Never Been Greater

Key Challenges:



Manual and slow credit decisioning processes



Lack of up-to-date data




Inconsistent underwriting decisions




Rising fraud risks


ROI of the Experian Ascend Platform at a Glance




183%
ROI



\$13.3M
Net Present Value (NPV)



\$20.6M
in total benefits over three years



Payback period:
12 months

Key Business Wins

+12% approval rate improvement

More efficient risk assessment & credit decisioning

+5% annual loan application growth

Expanded market reach with automated scalability

67% increase in decisioning efficiency

Streamlined workflows & reduced manual intervention

20% default cost reduction

Enhanced credit risk modelling & eliminated manual errors in fraud checks

Customer Impact


Real-World Success Stories



Car Leasing Company: Approval rates increased from 60% to 66%, improving consistency & revenue growth




Airline: Fraud chargebacks reduced by 99.9% (from 6,660 cases to 4 per year), lowering regulatory risks & financial losses



Experian Ascend Platform is driving revenue because more business is being accepted on an automated basis. It's taking the decision away from underwriters — making decisioning more consistent — and we are seeing less revenue erosion through successful fraud reporting.

Credit Manager, Car Leasing



About the Forrester Total Economic Impact™ of Experian Ascend Platform Study

- Commissioned by Experian, conducted independently by Forrester Consulting
- Objective framework for evaluating financial impact
- Breakdown of benefits, costs, and business outcomes

The study is based on interviews with decision-makers from the US, UK, Brazil, and South Africa who have experience using Experian Ascend Platform

Findings are aggregated into a **composite lending institution processing 250,000 applications annually, totalling \$312.5 million in loan originations per year**

Want to see how your organisation could benefit?

[Read the full study now](#)