

# 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



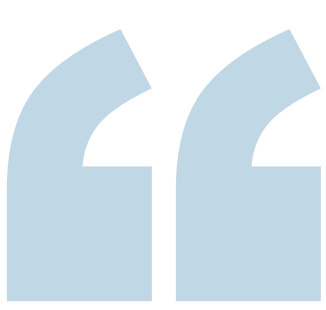
**Large Bank: Mortgage approval time reduced from 6 hours to 2 hours**, accelerating loan processing & improving customer experience



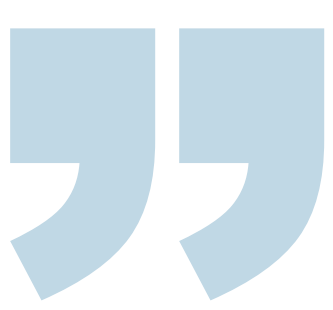
**Car Leasing Company: Approval rates increased from 60% to 66%**, improving consistency & revenue growth



**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 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](#)