

Sigma Scores Suite

Experian's next generation of risk prediction scores.

The Sigma Scores Suite was developed with clients and consumers in mind. These highly predictive risk scores leverage our combined bureau sets and sophisticated analytics to predict risk and help you make better lending decisions.

Sigma Scores simplify the solution through non-segmented scorecards that are stronger than the current five-segment model. This minimises score inconsistencies resulting from movement between segmented cards.

The Sigma Scores model include new diverse variables which contribute to the predictive power of the scores.

Additionally, all scores within the Sigma Suite perform better when compared to previous generation scores such as the Prism, Compuscore and Delphi scores. While comparable in nature to the previous scores, Sigma Scores outrank the older generation scores in terms of risk and are shown to provide improvement across portfolios.

Sigma Suite of Scores

The sigma suite of scores comprises of a number of comparable credit risk models. The scores in the suite are aimed at acquisition in banking & finance and retail credit, as well as customer management. Included in the suite are our thin-file orientated score Sigma Transcend, and Sigma Commercial, our business-to-business acquisition risk prediction score.

Experian's consumer scores were developed on the new combined Sigma bureau platform and comprise of the following scores:

- **Sigma Standard** – A general-purpose score used to give an overall risk view of an applicant or customer.
- **Sigma Unsecured Credit** – Billions of Rands are lent without security; Sigma Unsecure Credit gives you the confidence to make an informed lending decision.
- **Sigma Banking Finance** – An acquisition risk prediction score specifically modelled for the banking industry.
- **Sigma Retail Credit** – Risk between industries isn't the same, neither should your scoring model. Sigma Retail Credit provides risk prediction unique to the retail space.
- **Sigma Customer Management** – Measuring the risk of existing customers is important in identifying any early signs of distress.

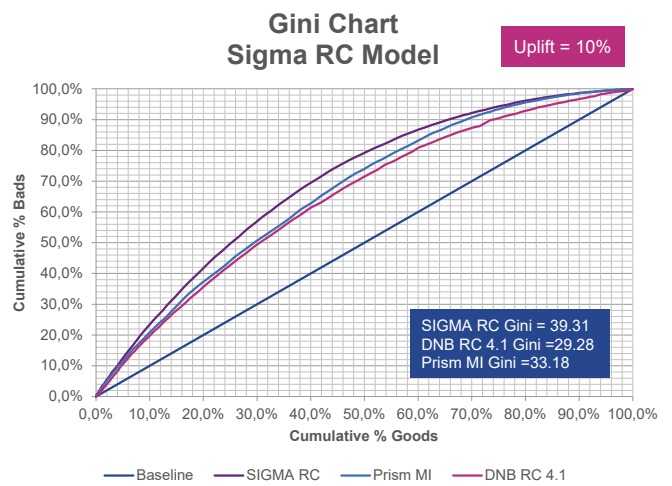
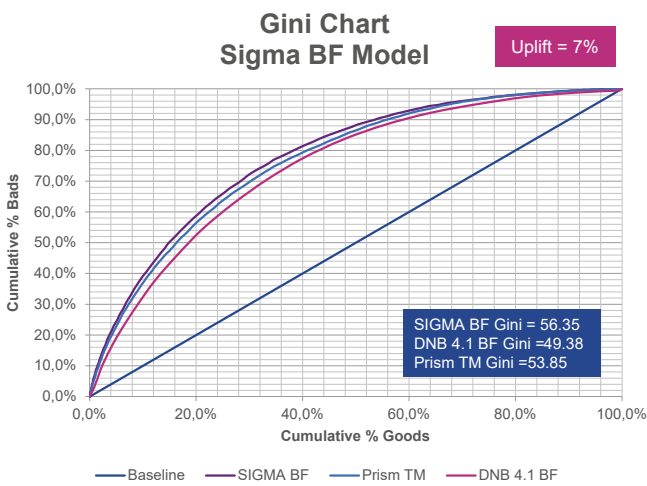
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Sigma Transcend – Experian’s thin file non-traditional consumer score is reliable as a stand-alone score for thin files, as a combined score to prove lift in your risk prediction or even as a failover score to be returned when the traditional bureau scores are insufficient.

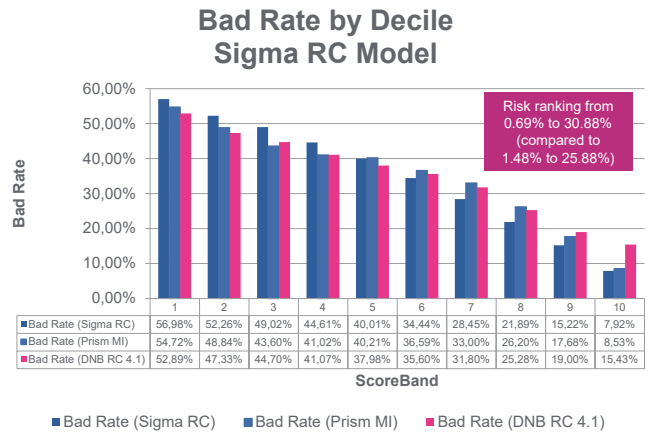
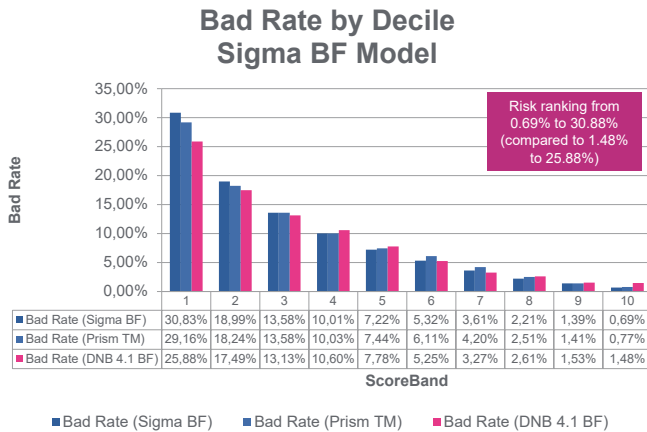
Our **business acquisition score, Sigma Commercial**, gives you the ability to predict the likelihood of defaulting amongst your business clients accurately. With the launch of the BusinessIQ platform, the Sigma Commercial scores are sure to outperform current scores.

Next-generation predictability

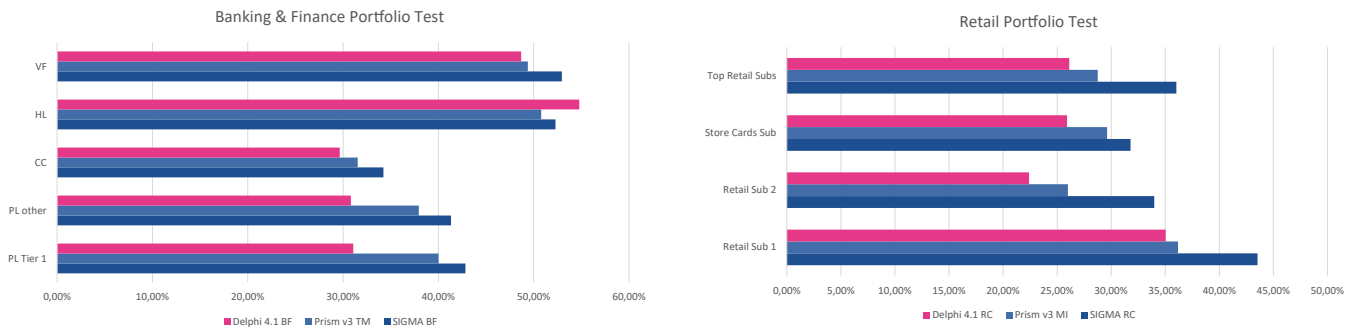
The power in our scores is their predictability. The Gini of our Sigma Scores significantly outperforms Delphi and Prism and provide up to 10% lift.



When it comes to risk ranking, the Sigma scores significantly outperforms Delphi and Prism scores.



These superior scores provide improvement across portfolios.



Why Sigma?

In 2019, Experian acquired Compuscan along with the historical data and expertise. Through the power of convergence, the combined credit bureau was named Sigma to represent the sum of everything. From this database, Experian Africa's analytics division, Scoresharp, were able to develop the Sigma Scores Suite.

Contact Scoresharp – Experian Analytics to understand how Sigma Scores Suite can help you make better business decisions.

Contact Us