

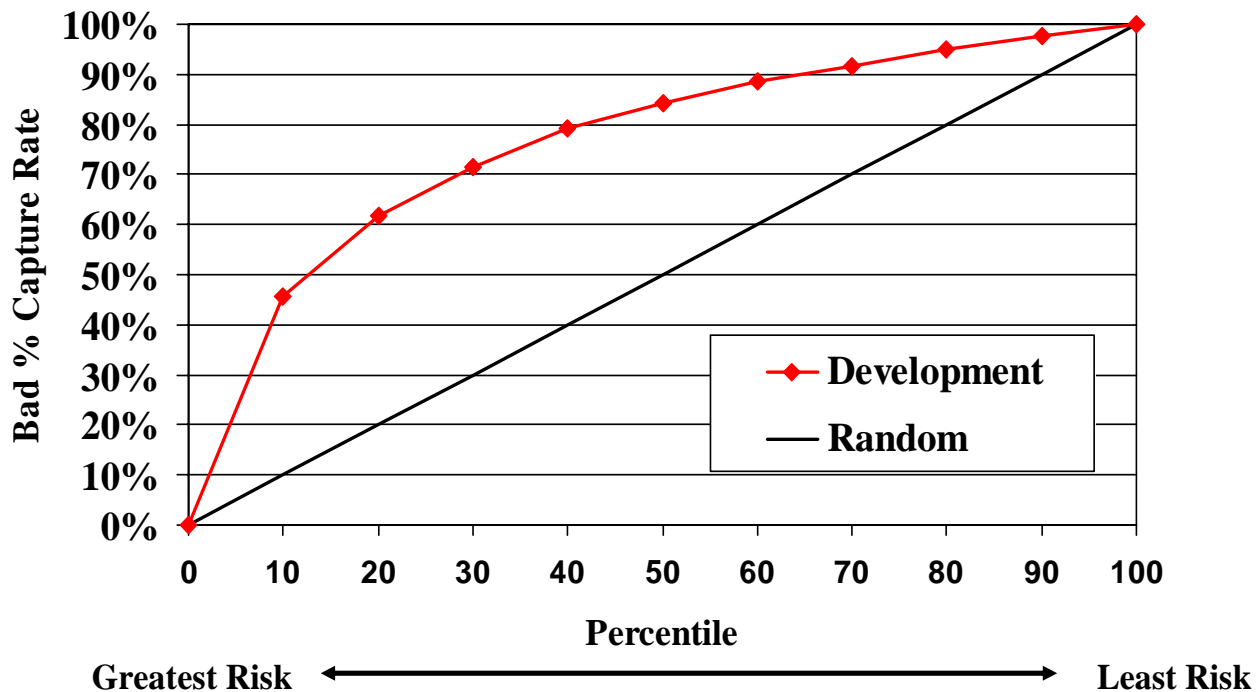
Office Score

PayNet's Office Score is designed for small ticket computer, copier, telephone and office equipment lending. Developed with PredictiveMetrics, this new score is developed from PayNet's massive database which is the largest pool of performance data on small ticket office equipment transactions ever assembled.

Office Score is an empirically derived multivariate statistical model designed to automate front and back end office equipment leasing decisions. The model is based on actual office equipment leasing performance and predicts the likelihood that a new account will go 90+ days delinquent or to loss within 18 months of underwriting. **Office Score** provides a consistent decision process that allows trained credit analysts to focus their time on the more difficult credits not easily decided by credit scoring, including firms with limited history or unique financing. Additionally, this score can be used in a monthly batch process to monitor your accounts as part of the portfolio management process.

Performance statistics show that the model substantially out-performs scores not focused specifically on office equipment:

Capture Rate Results



To request a free retro/historical analysis of how well **Office Score** actually performs on your own applicants contact us. Put facts to work in your small ticket lending business. Improve the speed and accuracy of your credit decisions, reduce your costs and increase efficiency to grow your profits.