

CardCollectionScoreSM



Liquidate more by knowing who will pay and how much

PredictiveMetrics' (PMI) CardCollectionScoreSM statistical model for collecting all types of consumer and commercial card debt drives profitable decisions by quickly and accurately identifying payers and dollars. These two scores along with the reporting PMI provides gives a collector a more complete means for developing cost-effective collection strategies.

Why Use CardCollectionScore?

Profitable: Prioritize based on cost, effort, and liquidation while expending collection resources and personnel effectively.

Automation: Streamlines operations by making faster and better decisions based on reliable science and statistics.

Predictive: Leverages your card placement data, blends it with socio-economic and demographic data supplied by PMI. PMI then validates the score on your portfolio for FREE to prove how well the model identifies accounts with the highest probability of collection and predicts dollar amounts to be collected for liquidating your bad card debt.

Smart: Leave the analysis and statistics to us. With CardCollectionScore ranking your collections, optimizes your time, money, and resources.

Customizable: Integrates your collection rules into the score. We'll data mine for you by querying based on your criteria and setting up simulations to determine profitability. Then we'll provide you with reports for collections planning.

CardCollectionScore Works for You

Integrate CardCollectionScore into your collection process and take advantage of:

- ◆ Leveraging the Predictive Power of Your Placement Data, which is Readily Available, Easy to Access, and it's Free
- ◆ Eliminating Data Acquisition Costs and Complies with Pinto's Ruling
- ◆ Payment Behavior Specific to Collecting Charged-Off Card Debt (Credit, Bank, Retail/Private Label, Gas)
- ◆ Scoring All Accounts To Maximize Profits

Have PredictiveMetrics conduct a FREE retrospective analysis of CardCollectionScore on your portfolio to obtain mathematical proof that the score optimizes the rank ordering of collections for you.

What is the Score?

CardCollectionScore is an empirically derived multivariate statistical model that was developed and validated on more than 10 million charged-off card observations and blended with socio-economic and demographic data provided by PMI. Because our industry database is so large, CardCollectionScore accurately predicts liquidations and dollars to be collected per account and on the overall portfolio. CardCollectionScore does not require bureau data or personally identifiable information.

CardCollectionScore is frequently updated to reflect your collection results to ensure ongoing model stability and performance. Let CardCollectionScore be the engine that drives profitable results.

How Do I Obtain and Use Scores?

The model scores are straightforward and easily accessible via the Internet. File transfer occurs through encrypted FTP Internet exchange, minimizing IT resources. Our ASP scoring service provides both real time and batch scoring.

By increasing your efforts on accounts that have a high probability of payment and reducing collection expenses on accounts with little to no probability of payment, maximizes your valuable resources.

Utilizing Your Internal Placement Data Is Predictive and Saves Money

The only data needed to produce and validate CardCollectionScore is:

- ◆ Write-Off Date
- ◆ Placement Amount
- ◆ Last Payment Date
- ◆ Amount of Last Payment
- ◆ Current Balance
- ◆ Zip Code
- ◆ State
- ◆ Original Account Open Date / Service Date
- ◆ Placement Status
- ◆ Placement Date
- ◆ Card Debt Type

Personally identifiable information is not required.

Once PredictiveMetrics receives your data, we mine it to develop your scores. The process can handle masked data if necessary.

PredictiveMetrics, Celebrating 15 Years of Predictive Scoring Excellence

PredictiveMetrics turns probabilities into profits. We specialize in providing advanced knowledge-based collection solutions to a variety of companies, industries, debt types, and financing.

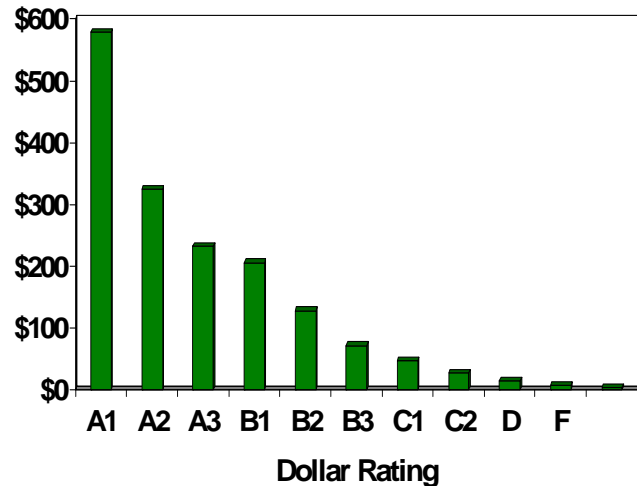
PredictiveMetrics provides custom and industry specific scores for charged-off collections, debt buying and selling, underwriting, portfolio management, and precharge-off collections. Our analytical team is comprised of statisticians, econometricians, and actuaries that use state of the art hardware and advanced statistical techniques to help you understand collections on your portfolio.

For more information about PredictiveMetrics' CardCollectionScore, call 732-530-9303 and ask to speak with a sales representative.

PredictiveMetrics' CardCollectionScore Results:

Retrospective Analysis Results

Liquidation Rates: Dollar Payment Received



This graph validates that CardCollectionScore works for determining how much will be collected per account over 180 days.

Enhance Your Collection Scoring with a Custom Treatment Design

Identify the best collection methods to take cost-effective actions. PredictiveMetrics analyzes CardCollectionScore together with your collection treatments (actions) to help you develop a statistical-based treatment strategy. By using this service, you will understand the measurable impact of taking certain collection actions on an account and portfolio basis, leading to a superior collection strategy.



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