LexisNexis®
RISK SOLUTIONS

Target 15 million more consumers with industry-proven predictive insights

More than 53 million consumers in the US do not have an adequate credit data footprint to generate a traditional credit bureau score. Extending credit to these consumers may expose your business to risk, yet avoiding this group of millennials, recent immigrants and those re-establishing credit can have devastating opportunity costs that inhibit long-term growth. You need an accurate and cost-effective way to evaluate the creditworthiness of thin-file and no-file consumers while effectively managing risk. FICO® Score XD delivers an easy-to-interpret score built from the industry's most authoritative predictive sources to help bankcard issuers reliably assess risk, extend credit to previously excluded consumers and increase market share.

Capture untapped revenue from underserved markets

FICO® Score XD enables your business to reliably assess risk on more than a quarter of credit applicants who do not qualify for a traditional FICO® Score. The score delivers a three-digit value between 300-850 by combining the predictive power of LexisNexis® Alternative Data, NCTUE® telecom and utility payment data and credit bureau data from Equifax®. FICO® Score XD leverages the same scale and modeling technology found in FICO® Score 9 to help your business easily interpret risk across the consumer lifecycle. A score of 680 with FICO® Score XD represents the same level of risk as a 680 with FICO® Score 9.

FICO® Score XD can help your business:

- Increase revenue by extending offers to creditworthy consumers who have been excluded from the marketplace
- Optimize product terms with better visibility into the present financial standing of consumers and their ability to repay
- Improve risk management by refining segmentation among consumers with similar scoring profiles and approving more low risk accounts
- Expand the addressable market while building affinity and loyalty among emerging consumers

With FICO® Score XD you gain a granular, up-to-date viewpoint into the financial performance of a thin- or no-file consumer. LexisNexis Alternative Data delivers a holistic perspective into positive and negative events, including property ownership records, frequency of residential moves, evictions, bankruptcies and liens. NCTUE® data, managed by Equifax®, provides recent visibility into payment history, new connect requests and current and historical account status. These insights are combined into a FICO® score that also provides up to five reason codes for adverse action.

Improve risk assessment with access to the industry's most authoritative predictive sources

	LexisNexis® Public Record Data	NCTUE® Database
Coverage & Quality	• More than 45 billion public and proprietary records • Covers 98% of the US adult population • More than 13,000 data sources • LexisNexis unique linking capability and technology • Can evaluate more than 240 million consumers including 80%+ of thin/no-file consumers and other "emerging" populations	• Contains 300+ million accounts from Telecommunications, Utility and Pay TV providers • Contains significant unbanked and under-banked consumer population (175+ million consumers on file, 25+ million consumers not found in ACRO) • Contains high percentage of "emerging" consumers (young and/or Hispanic)

Extend more profitable offers and confidently risk assess underserved markets

Maximize market share while managing risk

Emerging markets, comprised of millennials and recent immigrants, represent significant future growth opportunities. Capturing the business of the creditworthy consumers within this group is essential for the long-term growth and sustainability of your business in a marketplace defined by increasingly innovative competitors. Being first to market with this population creates a competitive advantage and immediate revenue growth while also framing the foundation for continued and expanded revenue potential as this group transitions into prime or near-prime status.

FICO® Score XD delivers an industry-leading predictive data combination and leading-edge analytical innovation to help solve many of the compliance challenges and technological hurdles lenders have previously encountered when trying to accurately score and risk assess emerging markets. With FICO® Score XD your business can access new revenue streams and insure future growth opportunities by capturing a greater share of emerging markets.

Expand your addressable market while maintaining acceptable risk thresholds

+15 MILLION
Score 15 million more previously unscorable credit applicants

+45%
Book 45% more customers while keeping bad rates constant

+$3 BILLION
uncover $3 billion more in profit potential

Target creditworthy consumers with FICO® Score XD

1/3
of newly scorable applicants receive a FICO® Score XD of 620 or higher

78%
of these consumers achieved a traditional FICO® Score 9 of 620 or higher nearly two years later

25%
of these consumers achieved a FICO® Score 9 of 740 or higher nearly two years later

Extend more offers and expand revenue growth

With FICO® Score XD you gain unprecedented visibility into largely untapped markets that represent sizeable revenue potential. The score delivers easy-to-digest consumer intelligence in a familiar format that seamlessly fits within your current decisioning workflows. FICO® Score XD helps your business harness the power of alternative data to confidently risk assess underserved consumers, extend more profitable offers and maximize revenue. Easily accessible from any LexisNexis or Equifax system, FICO® Score XD is designed to be fully FCRA compliant and seamlessly integrate into your current decisioning models and strategies. Capture a greater share of emerging markets and maintain competitive positioning with FICO® Score XD.

For more information, call 866.277.8407 or visit
lexisnexis.com/creditrisk

LexisNexis® RISK SOLUTIONS   **FICO®**   **EQUIFAX®**