



## Maximize revenue while managing risk

Expand your addressable market and capture more profitable applicants with unmatched predictive power.





As the automotive market maintains significant momentum and loan balances continue to increase, retaining competitive advantage demands access to expanded credit insights that help your business make intelligent and profitable lending decisions. PowerView Score™ delivers the perspective of the industry's leading predictive sources in one easy score to enable your business to identify new customers, better manage risk and drive revenue growth.



## Connect to unprecedented consumer intelligence

PowerView Score provides next-generation decisioning insight by combining authoritative Alternative Data from LexisNexis®, NCTUE® telecom and utility payment data and Equifax® traditional credit bureau tradeline data to deliver a highly-predictive and easy-to-interpret score. PowerView Score gives your business a comprehensive look into a consumer’s creditworthiness and current economic standing that can be applied across the full spectrum of applicants, from prime to subprime.

PowerView Score delivers a broader, more-inclusive credit performance perspective to help your business:

-  • Expand the addressable market by scoring consumers with little to no traditional credit history
-  • Optimize product terms with increased visibility into current creditworthiness and ability to repay
-  • Reduce losses by refining segmentation to improve differentiation within similar credit profiles and better manage risk
-  • Increase revenue and operational efficiency by automating decisions, eliminating costly delays and capturing more low risk applicants with competitive terms

PowerView Score gives your business definitive decisioning insight underpinned by diverse, high-performing data sets. Its highly predictive scoring power allows your business to stay focused on managing risk while maximizing the opportunities for growth in the current automotive lending market.

## Capture the decisioning power of unmatched data coverage and integrity

|                               | LexisNexis®<br>Public Record Data  | NCTUE® Database   | Equifax®<br>Consumer Credit  |
|-------------------------------|--|---|--|
| <b>Coverage &amp; Quality</b> | <ul style="list-style-type: none"> <li>• More than 45 billion public and proprietary records</li> <li>• Covers 98% of the US adult population</li> <li>• More than 13,000 data sources</li> <li>• LexisNexis unique linking capability and technology</li> <li>• Can evaluate more than 240 million consumers including 80%+ of thin/no file consumers and other “emerging” populations</li> </ul> | <ul style="list-style-type: none"> <li>• Contains 300+ million accounts from Telecommunications, Utility, and Pay TV providers</li> <li>• Contains significant unbanked and under-banked consumer population (175+ million consumers on file, 25+ million consumers not found in ACRO)</li> <li>• Contains high percentage of “emerging” consumers (young and/or Hispanic)</li> </ul> | <ul style="list-style-type: none"> <li>• ACRO contains credit data on 220+ million consumers</li> <li>• Database contains more than 3.2 billion credit accounts with more than 1.6 billion updates monthly to currently active accounts</li> <li>• Entire US consumer database is updated daily</li> </ul> |

# Combine robust consumer coverage with relevant risk insights



## Evaluate more applicants and extend more offers

PowerView Score delivers a more encompassing consumer viewpoint that allows your business to better evaluate thin and no-file consumers who may be excluded from the traditional credit market. In recent testing, when PowerView Score was applied to thin and no-file populations, results showed that over 40% of the rejected bureau no-file consumers and nearly 30% of the rejected bureau thin-file consumers had creditworthy PowerView scores. Additionally, in reviewing the approved but not booked bureau no-file and thin-file consumers, the majority of these consumers also had creditworthy PowerView scores.

By providing access to more robust consumer coverage and deeper, more detailed consumer perspective, PowerView can help your business responsibly increase your scorable population, effectively risk-assess a wider scope of applicants and capture new revenue streams from underserved markets.



## Increase decision efficiency across the customer lifecycle

Connect to seamless decisioning data from PowerView Score through direct access from any LexisNexis or Equifax system. PowerView Score returns a succinct, three-digit score between 300-850 along with up to five consumer-friendly reason codes for adverse action. PowerView Score is compliant with FCRA and ECOA regulations and can be used as a stand-alone score or to augment additional decisioning tools. PowerView Score can also be used to enhance current modeling capabilities.

At any point in the lending lifecycle, from prescreen to application to account monitoring, PowerView Score can be used to better identify risk, improve differentiation between similar score profiles and help your business stay ahead of consumer life events before they impact your portfolio.

## Expedite decisions with enhanced consumer insight





## Maximize revenue while managing risk with PowerView Score

PowerView Score delivers unprecedented consumer intelligence to support well-informed, more profitable lending decisions. Protect and expand your share of the robust auto lending market with access to highly-predictive consumer insights that help your business identify more quality customers, control risk exposure and optimize performance across your entire portfolio. See how precise predictive power can positively impact your profits with PowerView Score.

For more information, call 866.277.8407 or visit  
[lexisnexis.com/creditrisk](https://lexisnexis.com/creditrisk)



### About LexisNexis Risk Solutions

LexisNexis Risk Solutions ([www.lexisnexis.com/risk](http://www.lexisnexis.com/risk)) is a leader in providing essential information that helps customers across all industries and government assess, predict, and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX Group plc, a world-leading provider of information and analytics for professional and business customers across industries.

PowerView Score is a consumer reporting agency product provided by LexisNexis Risk Solutions Bureau LLC and may be accessed only in compliance with the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors. LexisNexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. PowerView Score is a trademark of LexisNexis Risk Solutions Bureau LLC. NCTUE is a registered trademark of National Consumer Telecom & Utilities Exchange. Equifax is a registered trademark of Equifax Inc. NXR11387-00-0516-EN-US

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