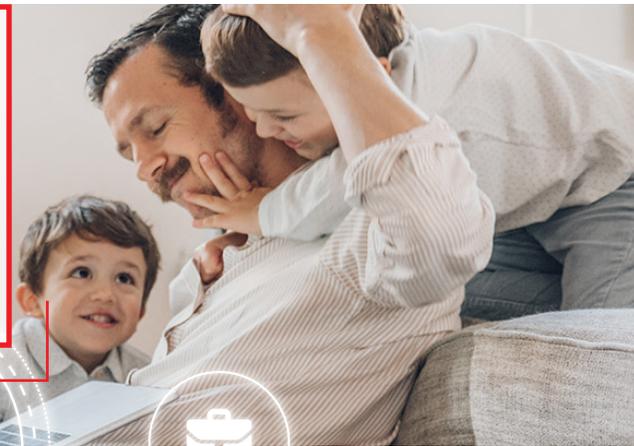**LexisNexis® RiskView™ Optics and RiskView™ Spectrum**

Develop more profitable offers with a new perspective on credit risk

Consumer demand is changing. More non-traditional competitors are entering the market. Regulatory scrutiny is growing.

These demands combined with unprecedented economic shifts create an increasing need for risk managers to obtain a more complete view of the consumer.

New insights are needed to improve decisions across the credit spectrum. Without a more robust picture, lenders may miss opportunities to grow their portfolio.

LexisNexis® RiskView™ Optics and RiskView™ Spectrum are industry-leading, three-digit alternative credit scores that combine multiple dimensions of credit data providing powerful predictive insights that take credit risk scoring to new levels of performance.

RiskView Optics and RiskView Spectrum deliver powerful credit assessments for nearly every U.S. consumer — dramatically improving credit decisions and enabling lenders to see opportunity where others see risk.

Transform credit risk assessment at every stage of the customer lifecycle, from pre-screen marketing to origination and portfolio management.

Pre-Screen Marketing	Account Opening/Origination	Portfolio Management
Expand your addressable market with unique insights that help you better understand new prospects and their creditworthiness.	*Fine-tune credit assessment to increase approvals, extend more competitive offers and improve portfolio profitability with enhanced perspective on credit risk.*	*Actively manage customer relationships to monitor for evolving risk indicators and identify new opportunity for growth or risk management.*

See more with three dimensions of credit insights

Alternative credit behaviors and non-credit life events can be highly effective predictors of creditworthiness. We ingest and analyze this data using sophisticated consortium models, then deliver a credit risk assessment based on an applicant's likelihood to default within the next 12 months.

Alternative Credit Seeking
- DDA
- Subprime Lending
- Online Lending

Non-Credit Events
- Professional Licenses
- Public Records
- Asset Ownership

Tradeline Credit Data[1]
- Credit Card
- Installment Loan
- Auto
- Mortgage

LexisNexis® RiskView™ Optics

LexisNexis® RiskView™ Spectrum

Increase financial inclusion for thin and no-file consumers

+90% of applicants without a traditional credit score can be scored with a high degree of predictive strength.[2]

Maximize acceptance rates while managing risk exposure

15% lift in predictive capability for near-prime and prime applicants — allows lenders to book **up to 20% more accounts without increasing their loss rates.**[2]
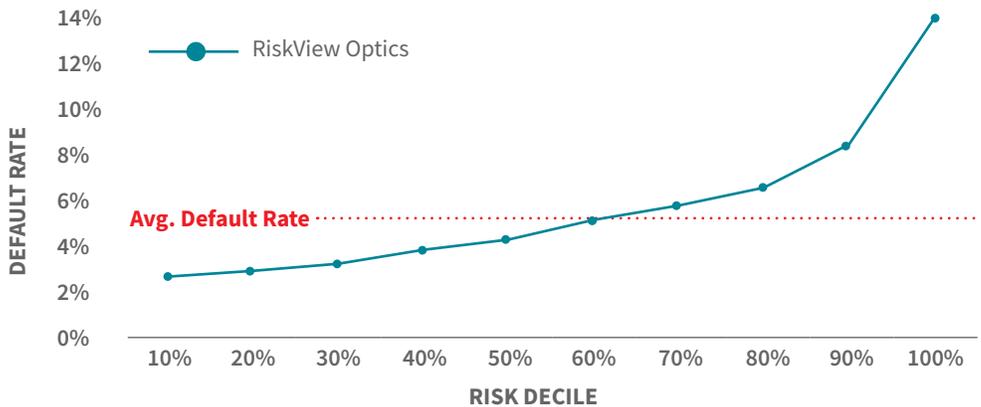
Refine offer decisions across a wide range of credit bands

60-80% of consumers in credit bands across the sub-prime to prime spectrum were identified as belonging in a different band.[2]

Improve risk decisions across the credit spectrum

RISKVIEW OPTICS: NEAR-PRIME RISK SEPARATION* (671-693)

RiskView Optics has powerful abilities to improve decisioning by separating risk within near-prime traditional credit score bands

40% of consumers belong in a more prime score band

30% of consumers belong in a less prime score band

TRADITIONAL CREDIT SCORE RISK RANKING**	
SCORE BANDS	**DEFAULT RATE**
Above 818	0.5%
798–817	0.6%
773–797	1.0%
745–772	1.7%
719–744	2.6%
694–718	3.6%
671–693	**5.1%**
651–670	7.0%
630–650	8.8%
590–629	13.7%
OVERALL	**4.5%**

* Results represented are based upon an internal analysis using a variety of industry samples. Actual results in production may vary depending upon consumer populations. **FICO score utilized from large card issuer dataset.

Get a new perspective on consumer credit risk and opportunity.

Evaluate more applicants, increase predictive performance and deliver refined offer decisions with RiskView Optics and RiskView Spectrum.

Contact your LexisNexis® Risk Solutions representative to learn more or visit:
risk.lexisnexis.com/riskviewscores

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.