

Gain a complete view into credit worthiness to enhance decisions in every consumer segment.

Establish Critical Lending Advantages with LexisNexis® RiskView™ Optics & RiskView™ Spectrum

Increasing competitive pressures.
Declining tolerance for financial losses.
Mounting regulatory and fair-lending scrutiny.

These competing demands placed on credit risk professionals seem to present an insurmountable challenge to growth. How can lenders extend more competitive offers to a wider range of applicants – prime-to-subprime and thick-file to no-file – without increasing risk exposure or adopting bleeding-edge innovations?

The secret is obtaining a more comprehensive view into applicant creditworthiness. To execute optimized risk-based pricing strategies across a wide consumer base, prime-to-subprime and thick-file to no-file, organizations need the broader risk visibility attainable through alternative credit data. The more insight, the greater the advantage.

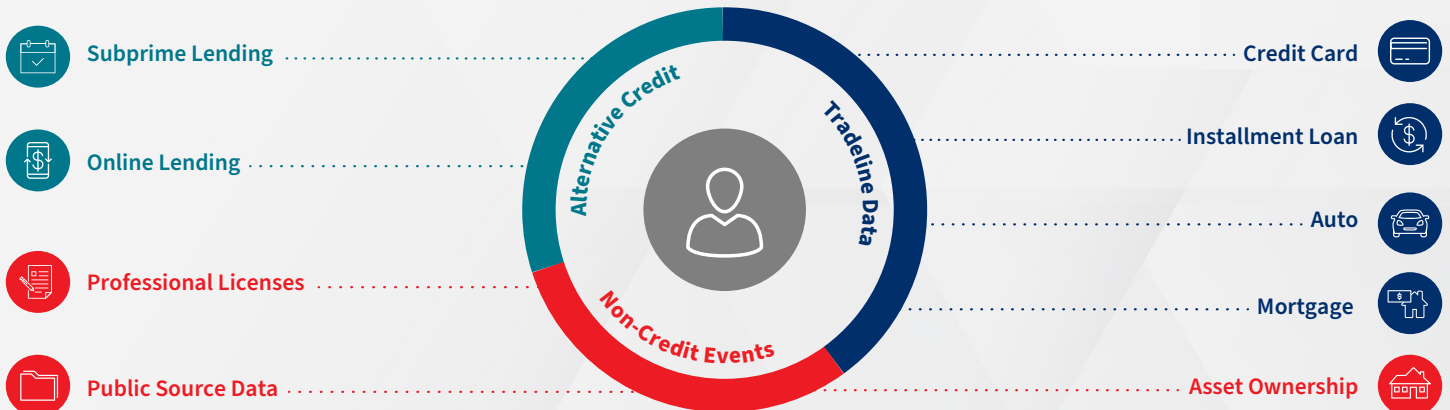
For over 15 years, lenders have turned to two best-in-class providers of alternative credit data – LexisNexis® Risk Solutions Group and ID Analytics® – to gain increased insight into consumer credit worthiness. Following the recent acquisition of ID Analytics, and in response to increasingly dynamic market conditions, LexisNexis Risk Solutions is

excited to announce two transformational new credit scores – RiskView Optics and RiskView Spectrum. The result of years of innovation and research, these scores combine the data and intellectual property of two alternative data market leaders to take predictive performance, scorable rates and compliance standards to a whole new level.

RiskView™ Optics and RiskView™ Spectrum are three-digit FCRA-compliant credit scores which utilize an unprecedented view into consumer credit worthiness to deliver a more predictive assessment, with less correlation to existing tools, on a higher percentage of new applicants. RiskView Optics is driven by a combination of non-credit life events and alternative credit inquiry data, while RiskView Spectrum utilizes those insights in combination with traditional tradeline credit data.


This more comprehensive view results in alternative credit assessments which are highly predictive yet orthogonal (i.e. complementary) to the traditional tools used by lenders today – allowing RiskView Optics and RiskView Spectrum to dramatically improve credit decisions on nearly every U.S. consumer.

Unprecedented Insight Into All Three Credit Segments




RiskView™ Optics and RiskView™ Spectrum are alternative credit scores which leverage an expanded perspective on consumer credit worthiness to deliver more comprehensive evaluations of more U.S. consumers. The powerful data advantages of both scores unlock opportunities across every consumer credit segment.

Boost Financial Inclusion By Uncovering More Credit Worthy “No File” Consumers


 RiskView Optics and RiskView Spectrum typically score over 90% of applicants without a traditional credit score, and with a degree of predictive strength unheard of in the evaluation of credit invisibles.

Issue More Competitive – and Profitable – Offers to Prime Consumers

 RiskView Optics and RiskView Spectrum are able to find significant portions of near-prime and prime applicants who are under-or-over estimated by traditional credit scores alone, enabling precision offers that maximize acceptance rates while reducing risk exposure.

No credit score can add value if it cannot stand-up to the rigors of modern-day compliance and regulatory scrutiny. RiskView Optics and RiskView Spectrum were purpose-built with these demands in mind, including rigorous policies on data accuracy, detailed on-demand model documentation and the support of robust consumer disclosure and reinvestigation processes.

Clarify Approval Decisions by Separating Risk on the Margin

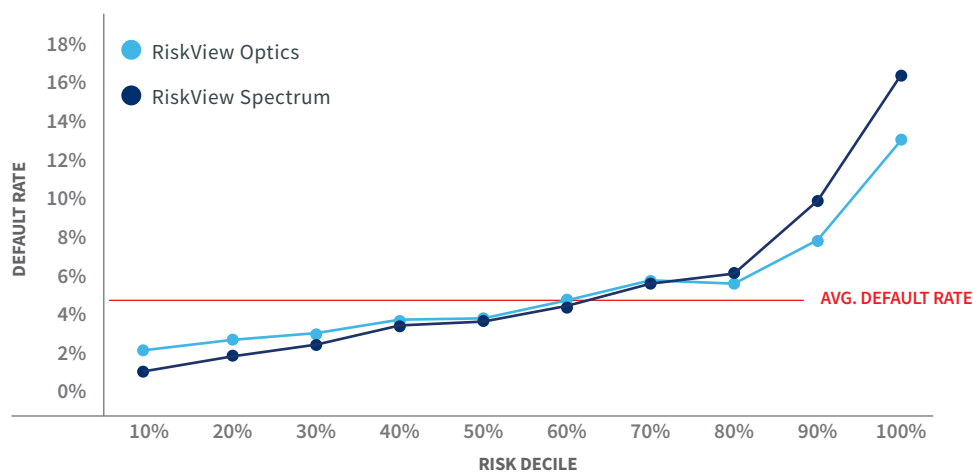
 RiskView Optics and RiskView Spectrum deliver clear risk separation of consumers on the margin – allowing lenders to boost approval rates without increasing default rates.

Bureau Score¹ 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%
BELOW 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
¹ FICO score utilized from large card issuer dataset

RiskView Optics & RiskView Spectrum: Near-Prime Risk Separation* (671-693)



40% of consumers belong in a more prime score band

30% of consumers belong in a less prime score band

The Essential Alternative

RiskView Optics and RiskView Spectrum deliver powerful credit assessments for nearly every U.S. consumer – no-file to thick file, subprime-to-prime – which are highly complementary to traditional credit scores, enabling lenders to see opportunity where others see risk.

For more information on gaining lending advantages through a more complete view of the consumer, call 408.200.5755 or visit risk.lexisnexis.com