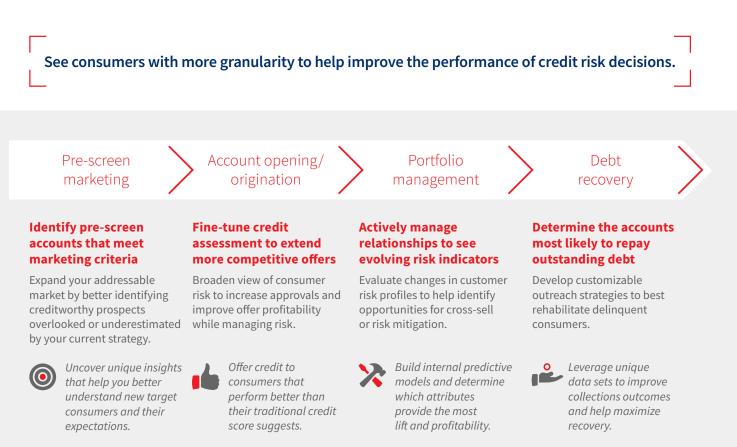# LexisNexis

RISK SOLUTIONS

Expanded insights for an enhanced perspective on credit risk

Consumer behaviors — and expectations — are changing. Lenders are facing increased competition and need to effectively assess risk to grow profitably. It's time to build a more complete picture of consumers.

In an ever-changing environment where consumers have more choices than ever, lenders need a better way to extend more competitive offers while managing their risk. They need to leverage large, diverse datasets to better segment consumers and drive more competitive lending decisions — ultimately enabling them to grow their portfolios and boost profitability.

LexisNexis® RiskView™ Attributes offers over 350 next-generation insights that connect the nuanced details of non-credit life events with near real-time alternative credit seeking insights to provide powerful, granular data for predictive credit assessments across the customer lifecycle. Because every consumer is unique with an increasingly complex financial life, important (and potentially previously unseen) details can help you make critical decisions in order to expand your addressable market while managing risk thresholds.

These FCRA-regulated attributes combine industry-leading sources of alternative credit inquiries, non-credit events and public records data to dramatically improve both the performance and scoreability of existing credit models and strategies.

See consumers with more granularity to help improve the performance of credit risk decisions.

Pre-screen marketing	Account opening/ origination	Portfolio management	Debt recovery
Identify pre-screen accounts that meet marketing criteria	**Fine-tune credit assessment to extend more competitive offers**	**Actively manage relationships to see evolving risk indicators**	**Determine the accounts most likely to repay outstanding debt**
Expand your addressable market by better identifying creditworthy prospects overlooked or underestimated by your current strategy.	Broaden view of consumer risk to increase approvals and improve offer profitability while managing risk.	Evaluate changes in customer risk profiles to help identify opportunities for cross-sell or risk mitigation.	Develop customizable outreach strategies to best rehabilitate delinquent consumers.
Uncover unique insights that help you better understand new target consumers and their expectations.	*Offer credit to consumers that perform better than their traditional credit score suggests.*	*Build internal predictive models and determine which attributes provide the most lift and profitability.*	*Leverage unique data sets to improve collections outcomes and help maximize recovery.*

Unique insights. Greater granularity. Increased confidence.

Access unique and valuable insights with alternative data. With more than 350 attributes, lenders can evaluate almost 100% of the U.S. adult population — covering 50 million more consumers than traditional credit solutions — and better assess their stability, ability to repay, and willingness to repay.

LexisNexis® RiskView™ Attributes leverage some of the most powerful alternative data in the industry — incorporating diverse insights across multiple dimensions.

Alternative credit seeking insights

Stability insights

Asset insights

Public records

Identity insights

Address insights

Our alternative data attributes can be used by lenders to build a standalone credit solution and/or augment traditional credit scores in credit decisioning. *With an enhanced picture of consumer risk, lenders are better able to:*

Make more profitable decisions

Approve more consumers
Say yes to more people while managing risk thresholds.

Increase portfolio growth
Improve acceptance rate and profitability through offers fine-tuned to the refined risk of each applicant.

Expand addressable market
Use alternative data to score consumers who may have little or no traditional credit information — supporting financial inclusion for underserved consumers.

Reduce risk exposure
Decline or downgrade offer to overestimated consumers whose refined risk doesn't meet criteria.

Contact your LexisNexis® Risk Solutions representative to learn more or visit:

866.528.0780 | risk.lexisnexis.com/products/riskview-attributes

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.