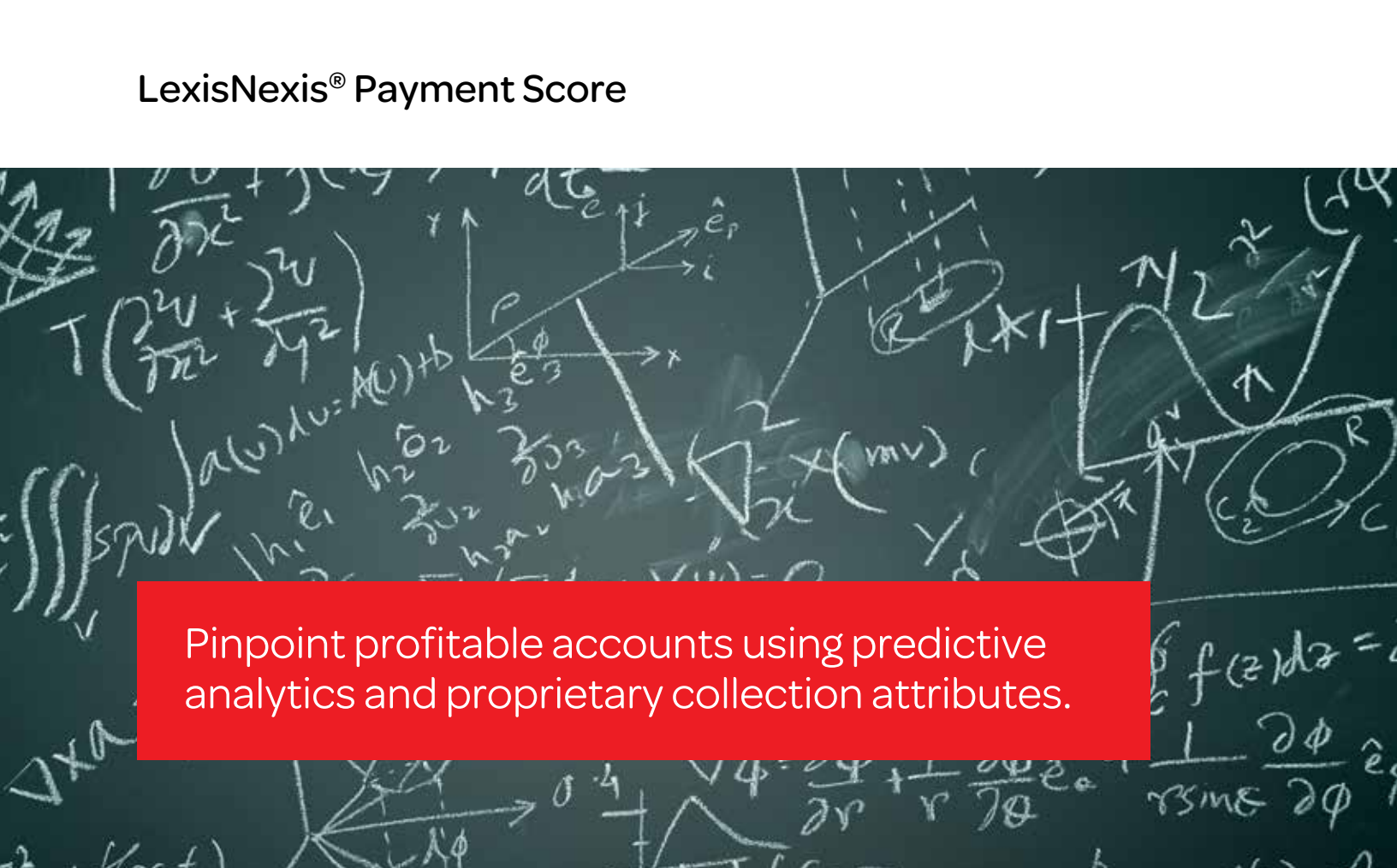




Pinpoint profitable accounts using predictive analytics and proprietary collection attributes.

LexisNexis® Payment Score is a “dual performance score” designed to rank order accounts based on the likelihood that a debtor will repay a debt within the next three months and also rank higher those accounts likely to repay the most dollars.

Data and analytics drive stronger ROI

Collection organizations can substantially improve the effectiveness of their recovery and operate more efficiently by leveraging a score that predicts payment of debt. Due to the effects of the recent recession and economic uncertainty, older models and those heavily dependent on credit data may become considerably less reliable and less predictive.

Payment Score accesses over 37 billion public records built from more than 10,000 sources that provide proprietary consumer attributes unique to the market and highly predictive for collections. Payment Score is compliant with Fair Credit Reporting Act and Equal Credit Opportunity Act regulations.

Payment Score delivers critical insights that drive a stronger, more informed collections strategy:

- Focus collection efforts on accounts with the highest percentage of dollars
- Align expenditures to maximize return on investment in each score band
- Optimize profitability with customized treatment plans in each score band
- Mitigate regulatory exposure on accounts with the lowest likelihood of repayment



Proprietary Collections Attributes Categories

- | | | |
|---|--|---|
| <ul style="list-style-type: none">• Professional Licenses• Property and Other Assets• Bankruptcy• Lien and Judgment• Higher Education | <ul style="list-style-type: none">• Phone and Address• Credit Bureau Header• Consumer Inquiries• Criminal | <ul style="list-style-type: none">• Income and Wealth• Business Associations• Identity Manipulation• Evictions |
|---|--|---|

Proprietary collection attributes accelerates results

LexisNexis® Payment Score leverages consumer attributes that deliver a unique behavioral perspective beyond a traditional credit score. These attributes create a more complete profile better reflecting a debtor's stability, ability to repay and willingness to repay a debt. This unique perspective provides insight into both established consumers and those who have little or no traditional credit history. Leveraging predictive scores, agencies can streamline their collections workflow, reduce overall spend and increase collections success rates.

Dual Performance Score delivers results

Payment Score helps predict repayment by providing an easy-to-use, actionable three-digit score, ranging from 501 to 900. The "dual performance score" rank orders accounts based on the likelihood that a debtor will repay

a debt within the next three months and also ranks higher those accounts likely to repay the most dollars. With Payment Score your business can build a smarter portfolio management strategy focusing your resources on the most profitable recovery efforts.

Utilize our team of collections and scoring experts

At every step of the way, LexisNexis is here to help. We provide Scoring Consultants, Industry Experts, Modelers and Statisticians to support customers with test designs, results analysis, strategy implementation and on-going checkpoint reviews.

Leverage Payment Score to improve your collections strategy, realize higher debt recovery success rates and drive more profitability into your collections workflow.

For more information:

Call 866.528.0780 or visit

lexisnexis.com/risk/receivables-management

Payment Score Advantages

- Built with Dual Performance functionality and proprietary collection attributes
- Leverages leading indicators of risk
- Delivers a detailed perspective of consumer behavior
- Includes debtors with no file or thin file
- Clarifies the debtor's overall financial health

About LexisNexis® Risk Solutions

LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess 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 Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our receivables management solutions assist debt recovery professionals with increasing workflow efficiencies, gaining greater insight into debt portfolios, collecting more in less time and achieving greater profitability.

