

## BankruptcyPredict I Product Overview

Assess and mitigate risk with the latest in state-of-the-art predictive scoring.

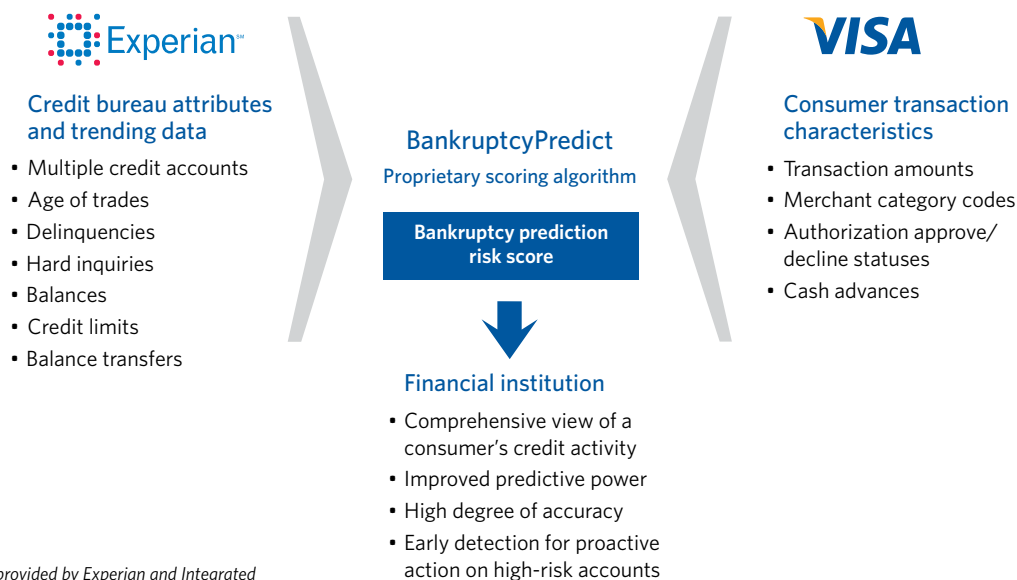
In today's economic environment where consumer bankruptcies are on the rise, proactively managing losses associated with bankruptcy filings is critical to maintaining the health of your portfolio.

While traditional risk models are a critical tool in managing credit risk in portfolios, they do not accurately predict the unique behaviors of a consumer who is likely to file for bankruptcy. Today's challenging credit market environment requires a more comprehensive view of a consumer's total credit activity using additional data elements to better understand all the components that contribute to a customer's potential bankruptcy risk. To help financial institutions meet these challenges, industry leaders Experian<sup>®</sup> and Visa have combined their analytical expertise—and unique data sources—to create a new, powerful bankruptcy score that more accurately identifies who is likely to drive bankruptcy losses over the next 24 months, providing time for proactive decisioning to mitigate losses.

### Powerful partners working together to enhance portfolio management at the enterprise level

The Experian and Visa alliance brings you the power of two industry leaders dedicated to developing innovative risk management products and services that positively impact your decisions and bottom line.

BankruptcyPredict, exclusively offered by Experian and Visa<sup>1</sup>, is the alliance's first offering. BankruptcyPredict combines the unique data sources of both partners, using patented technology and processes to create a more comprehensive view of consumer credit activity across all lines of credit, including payment cards and other loans or credit products. As financial institutions identify solutions to mitigate losses, BankruptcyPredict is able to provide insight into changing behaviors that impact consumer portfolios across the enterprise. Current transactional spending behaviors combined with robust credit profile metrics allow you to more accurately identify consumers at risk of bankruptcy. Armed with this information, you can stay ahead of spend and balance growth to manage and minimize losses and protect profitability.



<sup>1</sup> BankruptcyPredict is provided by Experian and Integrated Solutions Concepts, Inc., a wholly owned subsidiary of Visa Inc.

### More accurate predictions for improved account management and increased profitability

BankruptcyPredict combines Visa transaction spending characteristics with Experian consumer credit reporting agency attributes and trending data across a consumer's comprehensive credit history. This extensive view of a consumer's credit profile and transaction activity presents a more precise assessment of risk. This new, more robust score identifies changes in consumer spend behaviors as they occur and combines it with relevant credit profile attributes and trends—allowing you to adopt more proactive portfolio management strategies. (See Bankruptcy Capture Rate chart below.)

### Constantly updated data for early detection and more actionable opportunities

With BankruptcyPredict, you'll receive scores that reflect the most current credit card transaction and credit profile behaviors for consumers in your existing portfolio so you can act quickly to mitigate losses as a result of bankruptcy filings.

BankruptcyPredict can determine who is most likely to file for bankruptcy in the next 24 months, significantly extending the amount of time you have to manage those dollars and accounts at greatest risk. What's more, the daily updates of

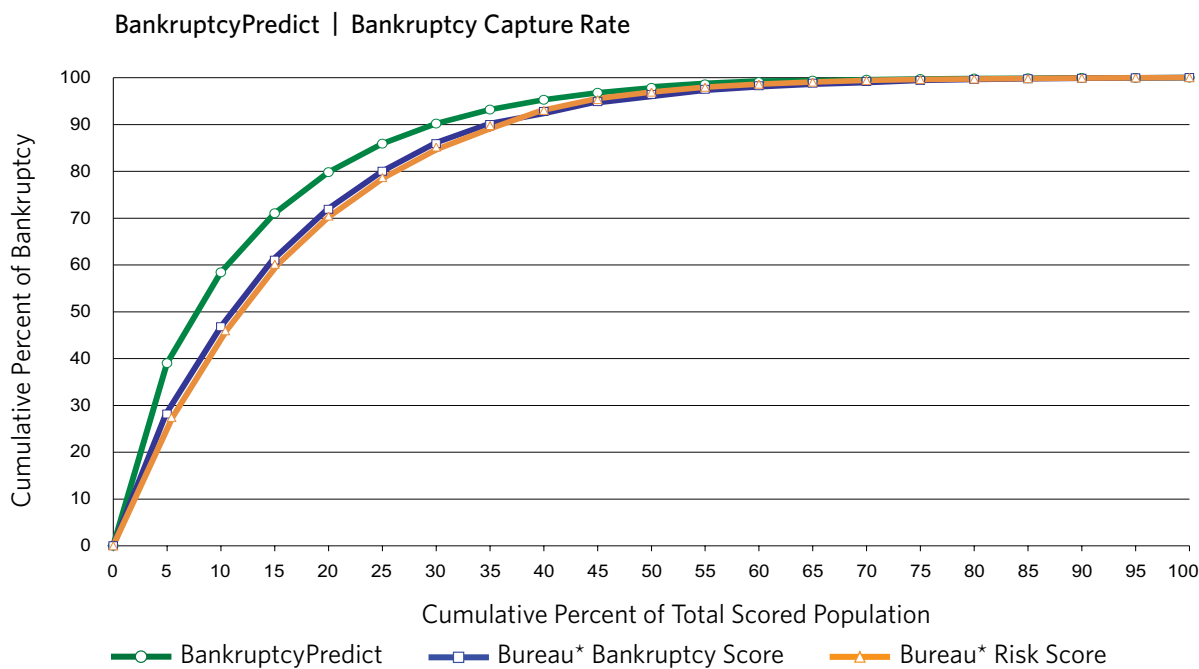
transaction data and triggers mean this 24-month outlook is always current. So at any time, you can adopt the most appropriate strategy, taking preemptive actions to minimize bankruptcies that erode your profits.

### Flexible score delivery options to meet your management needs

With BankruptcyPredict, you choose the level of customer management for each account. Daily monitoring will reveal scores for those consumers who have been identified as high-risk, allowing for immediate action to mitigate your risk exposure. For month-to-month management, updated BankruptcyPredict scores are delivered on your entire portfolio, so you can assess where changes are occurring and apply the most appropriate strategies.

### Learn more about BankruptcyPredict

For more information about this leading-edge bankruptcy prediction solution, please contact your Visa Account Executive or phone a Visa subject matter expert at (888) 847-2242. You can also contact an Experian representative at (888) 414-1120.



\* Experian proprietary generic bureau models for risk and bankruptcy prediction.

Source: Based on an analysis of a sample of 11.2 million consumers, sourced from FileOne<sup>SM</sup>, Experian's master file of consumer credit data.