



## news release

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### **PredictiveMetrics Introduces LeaseRiskScore™** *An Automated Decision Tool for Active Portfolio Monitoring*

TINTON FALLS, N.J. – August 2007 – PredictiveMetrics™ a leading knowledge-based scoring company, successfully launched LeaseRiskScore™, statistical model for commercial portfolio management, at the Equipment Leasing and Finance Association's (ELFA) Credit & Collections Management Conference. Attendees were impressed with the concept of a multi-functional decision tool designed specifically for collection prioritization for commercial leasing companies. They liked the idea of using their own predictive internal performance data, and having easy access to scores through secure FTP or PredictiveMetrics' web-hosted ScoreMiner platform. No software is required, minimizing IT resources.

LeaseRiskScore is designed to quickly and accurately predict the probability that an existing business-to-business leasing customer will become seriously delinquent, bankrupt, or go to loss within 6 months from the date of the score. This objective decision tool can be used as an internal control for accounts receivable and losses to comply with the Sarbanes-Oxley Act. Many companies intrigued by LeaseRiskScore and further streamlining operations, expressed an interest in having PredictiveMetrics conduct a free retrospective analysis to prove model effectiveness on their own portfolio.

"Validation results for the companies currently testing LeaseRiskScore indicate the model is a strong predictor of portfolio risk for more consistent decisioning," says Michael Banasiak, president of PredictiveMetrics, Inc. "By allowing companies to integrate their policy rules into LeaseRiskScore, drives model performance up and allows the credit and collection manager to control the level of automation, generating a superior decision system."

The model leverages the predictive power of internal leasing accounts receivable and collection performance data and also includes other predictive external information, supplied by PredictiveMetrics.

Access to scoring is easy with LeaseRiskScore. File transfer occurs through encrypted FTP Internet exchange or through PredictiveMetrics' web-hosted ScoreMiner reporting and querying tool, providing greater efficiency with faster turnaround. LeaseRiskScore is updated regularly. Scores are straightforward and the customer receives advanced reporting which includes Analysis of Risk Groups (All Accounts), Analysis of Dollars-At-Risk, Comparative Portfolio Analysis of Dollars at Risk, Lease Line Utilization, and Aging by Risk Category to better evaluate and understand changes in risk for more knowledge-based decisions at the portfolio level.

LeaseRiskScore joins a suite of PredictiveMetrics' other scoring products including Net30Score, UtilityScore for Collections, UltraRecovery Score, MedicalRecovery Score and DebtBuyerScore.

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#### PredictiveMetrics Introduces LeaseRiskScore™

For more than ten years PredictiveMetrics, Inc ([www.predictivemetrics.com](http://www.predictivemetrics.com)) has been a leading provider of statistical-based predictive scoring solutions for accounts receivable risk management, recovery, and underwriting. Working with customers in an array of industries including Financial Services, Leasing, Manufacturing, Distribution, Energy & Utilities, Collection Agencies, Shipping, Transportation, Communications, Banking, and others, PredictiveMetrics' customer focus is to work with clients to create a strategic relationship ensuring their resources are optimally utilized to make automated, knowledge-based, profitable decisions that are proven accurate through statistical validation. PredictiveMetrics utilizes proprietary software and state-of-the-art hardware, designed specifically to conduct vigorous and sophisticated analytics coupled with innovative, advanced statistical techniques. Applying customers' business expertise together with PredictiveMetrics' data, modeling, and resource capabilities allows PredictiveMetrics to provide decision support systems to companies worldwide. PredictiveMetrics can be contacted at [info@predictivemetrics.com](mailto:info@predictivemetrics.com).