

## news release

Contact: Eileen O'Hare  
Vice President, Marketing  
PredictiveMetrics, Inc.  
732 530 9303  
[eo hare@predictivemetrics.com](mailto:eo hare@predictivemetrics.com)

### **PredictiveMetrics Releases ScoreMiner<sup>SM</sup> 3.0**

*A Web-Based Credit and Collection Scoring, Data Mining, Report and Query System*

TINTON FALLS, N.J. – January 2009 – PredictiveMetrics™ (PMI) the leading provider of predictive scoring and analytical decision solutions, announces the latest release of ScoreMiner<sup>SM</sup>. The new version, ScoreMiner<sup>SM</sup> 3.0, offers several new features that significantly improve the credit and collection management decision process. ScoreMiner is a web-based credit and collection scoring, data mining, report and query system that leverages the predictive power of PMI's industry/finance specific and custom behavior scores. These behavior scores are designed to assess the risk that an account that is not in bad standing today, will become severely delinquent, go to loss, or file for bankruptcy in the future. Businesses use ScoreMiner's various filtering and reporting capabilities to review and analyze information to group accounts based upon the credit or collection professional's criteria for implementing strategies.

Several enhancements are found in the latest version of ScoreMiner. ScoreMiner 3.0 offers users the functionality within the Watch List Report to observe how the credit and collection risk of accounts are changing over time, from last month to last year, to today. This new feature allows users to quickly assess the impact of their risk strategies or the affects of a changing economy, for their whole portfolio, important segments, or on individual accounts. ScoreMiner 3.0 also provides the ability to export all reports to Adobe Acrobat (PDF) rather than screen shots. Account lists are now also exportable to Excel, text file, and CSV. ScoreMiner 3.0 boasts much faster turnaround time for reports; particularly for companies with a larger number of accounts.

Requiring minimal IT support, ScoreMiner 3.0 offers a simple but robust way to measure credit and collection performance and provides detailed information and graphical analysis by risk class and credit risk change over time. ScoreMiner 3.0 also has the capability to determine how every analyst, collector, or sales personnel's accounts are performing relative to their peers and risk level. ScoreMiner is a hosted web application, requiring no software to implement saving significant time and money.

"ScoreMiner 3.0 meets our clients' demand to have an easy to use dynamic web-based decision tool that allows them to straightforwardly access our statistical scores on their customers and turn them into business intelligence," said Michael Banasiak, president of PredictiveMetrics, Inc.

“Our goal is to provide our clients with a way to uncover all the knowledge that predictive scoring has to offer so that they can efficiently and effectively apply action for improved risk management.”

ScoreMiner complements PredictiveMetrics' Net30Score, LeaseRiskScore, UtilityScore for Collections, and custom behavioral models. Other PredictiveMetrics' scoring products include UltraRecoveryScore™, MedicalRecoveryScore™, CardRecoveryScore™, and DebtBuyerScore™.

### **About PredictiveMetrics**

Founded in 1995, PredictiveMetrics, Inc. (PMI) is the leading provider of predictive scoring and analytical decision solutions using advanced statistical techniques. PMI's custom analytics and industry/finance decision technology spans many industries, types of financing, and debt. Our customer focus is to work with our 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. PMI has developed proprietary software systems and state-of-the-art hardware that is designed specifically to conduct vigorous and sophisticated analytics coupled with our innovative, advanced statistical techniques provides our customers with the most cost-effective decision solutions. By using our customers business expertise combined with our data, modeling, and resource capabilities, PMI provides extremely powerful predictive decision technology for companies worldwide. PMI is a privately-held corporation that is self-funded through the profits of the company and headquartered in Tinton Falls, NJ. For more information, please visit [www.predictivemetrics.com](http://www.predictivemetrics.com) or call 732-530-9303.