

UltraRecovery Score™



Maximize liquidations by identifying dollars and payers

PredictiveMetrics' UltraRecoveryScore™ statistical decision model for recovering consumer and commercial bad debt drives faster and more profitable recovery decisions. By knowing who will pay and how much, along with advanced reporting provides the ability to develop the most cost-effective strategies.

Why Use UltraRecoveryScore?

Profitable: Increases liquidations by segmenting scored accounts while reducing costs.

Fast: Increases efficiency by allowing you to make quick and accurate decisions based on reliable science and statistics.

Predictive: Forecasts financial performance using your placement data and combining it with socio-economic and demographic data supplied by PredictiveMetrics. Identifies accounts with the highest probability of recovery and predicts dollar amounts.

Smart: Leave the analysis and statistics to us. With UltraRecovery Score prioritizing your collections, you will be able to optimize your valuable time, money, and resources.

Customizable: Integrates your collection rules into the score. We'll data mine for you by querying based on your criteria and setting up simulations to determine profitability. Then we'll provide extensive reports for recovery planning.

UltraRecoveryScore Works for You

Integrate UltraRecoveryScore into your collection process and take advantage of:

- ◆ Leveraging the Predictive Power of Your Placement Data, which is **FREE**
- ◆ Utilizing Your Data To Minimize Costs and Maximize Returns
- ◆ Payment Behavior Specific to Recovering Bad Debt: Increase Accuracy by Matching Debt Type, Age, and Balance
- ◆ Scoring All Accounts to Maximize Profits

Have PredictiveMetrics conduct a **FREE** retrospective analysis of UltraRecoveryScore on your portfolio to obtain mathematical proof that the score optimizes liquidations on your portfolio.

What is the Score?

UltraRecoveryScore is an empirically derived multivariate statistical model that is based on more than 10 million charged-off observations that are blended with socio-economic and demographic data provided by PredictiveMetrics. Because our industry database is so vast, UltraRecoveryScore accurately predicts liquidations and dollars to be collected per account, and **does not require bureau data** or personally identifiable information. UltraRecoveryScore is frequently refitted to reflect your collection results to ensure ongoing model stability and performance. The UltraRecovery scoring engine puts you in the driver's seat.

How Do I Obtain and Use Scores?

The model scores are straightforward and easily accessible via the Internet. File transfer occurs through encrypted FTP Internet exchange, minimizing IT resources and no software to implement. Our scoring service provides both real time and batch scoring.

Segment and prioritize recovery accounts based on cost, effort, and expected dollar value to optimize your valuable collection resources and personnel most effectively.

Utilizing Your Internal Placement Data Is Predictive and Saves Money

The only data needed to produce and validate UltraRecoveryScore is:

- ◆ Charge-Off Date
- ◆ Charge-Off Balance
- ◆ Last Payment Date
- ◆ Amount of Last Payment
- ◆ Current Balance
- ◆ Zip Code
- ◆ State
- ◆ Original Account Open Date
- ◆ Placement Status
- ◆ Collector Notes (optional)
- ◆ Credit Limit (optional)

Personally identifiable information is not required.

Once PredictiveMetrics receives your data, we cleanse it to develop your scores. The process can handle masked data if necessary.

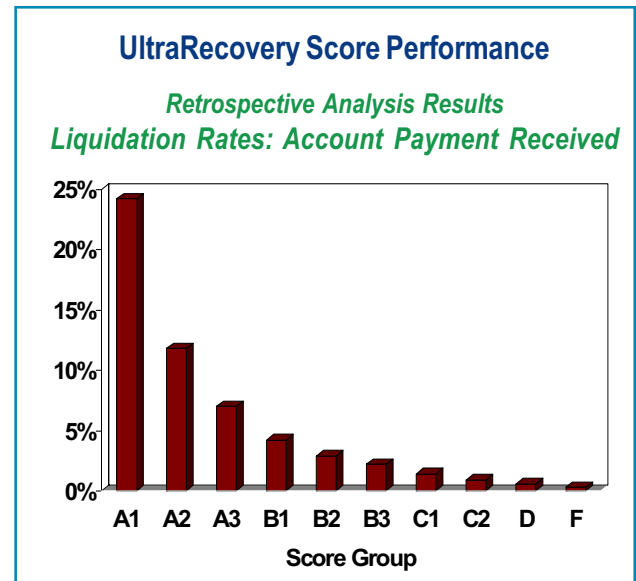
PredictiveMetrics, Celebrating 14 Years of Predictive Scoring Excellence

PredictiveMetrics turns probabilities into profits. We specialize in providing advanced knowledge-based decision solutions to a variety of companies and types of financing.

PredictiveMetrics provides custom and industry specific scores for recovery, debt buying and selling, underwriting, portfolio management, and precharge-off collections. Our analytical team is comprised of statisticians, econometricians, and actuaries that use state of the art statistical techniques to help you understand recovery on your portfolio.

For more information about PredictiveMetrics' UltraRecoveryScore, call 732-530-9303 and ask to speak with a sales representative.

PredictiveMetrics' UltraRecoveryScore Results:



This graph validates that UltraRecovery Score works for determining which accounts are more likely to pay and how much will be collected.

Enhance Your Collection Scoring with a Custom Treatment Design

Identify the best collection methods to take cost-effective actions. PredictiveMetrics analyzes UltraRecoveryScore together with your collection treatments (actions) to help you develop a statistical-based treatment design strategy. By using this service, you will understand the measurable impact of taking certain collection actions on an account and portfolio basis, leading to a superior collection strategy.



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