



# Intelliscore Plus<sup>SM</sup> V3

Fast, intelligent, effective risk management

You need solid, reliable credit scores and information to control risk. You need to make the right decisions quickly and confidently.

Experian's breakthrough Intelliscore Plus V3 delivers with significant performance gains.

- 36% improvement in score performance for commercial data only model
- 50% improvement in score performance vs a consumer only model

Two new model options are built upon the robust knowledge gained through many years of supporting both business and consumer credit analytics for a wide range of clients across multiple industries. We offer a traditional logistic regression model as well as a new machine learned model path. Both models have the option to score with commercial data only or to "blend" consumer data on the owner/guarantor with commercial data. The new Intelliscore Plus V3 provides the most effective score performance for mitigating small business credit risk.

Our new scores now range from 300-850, aligning with many consumer score scales. We changed our score range to allow for a wider score scale for more flexibility in setting cut-offs and developing risk strategy.

## Common challenges

**Predicting Risk** — Superior predictive performance identifying the riskiest accounts with a longer 24-month projection timeframe.

**Accelerate Decisions** — Segment decision flow with auto approve or auto reject for instant decisions on almost all accounts. By setting policies with a wider score scale, you are able to widen decision thresholds.

**Efficiency** — Analyze your full portfolio and focus on sub-segment requiring a review, creating a highly efficient portfolio review with analytics.

## Leverage the power of Experian

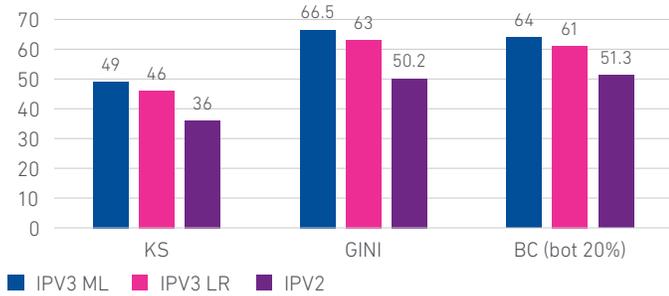
Experian is dedicated to helping their clients gain insights into their customer base. With our new Intelliscore Plus Models allowing for a significant gain in KS, GINI and bad captures over previous scores.

### Intelliscore Plus V3:

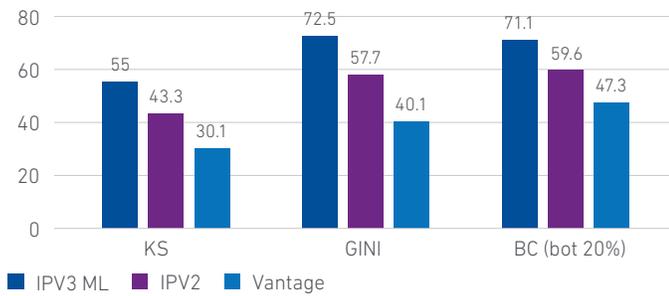
- Significantly increases the ability to identify risk and establish appropriate risk policies and decisions — **36% improved** commercial model performance, **50% higher performance for blended model** vs consumer score.
- Helps make decisions over a **longer timeframe** with an increased model projection of **24 months** up from 12 months.
- Widens the score scale allowing for more flexibility in setting cut-offs and developing risk strategy. The new range is a **300-850** logarithmic scale.
- Has a significant performance boost, further reducing risk and expanding opportunities. Our Machine Learning option has a **6% gain in KS** and bottom 10% bad capture vs Logistic Regression.

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## Commercial-Only Score



## Blended Score



\*KS and GINI are statistical measure of the performance of the score models. As the number for either of these measures increases, so does the model performance.

**Tradition Logistic Regression Model** — A statistical model used as an algorithm that distinguishes between two possible outcomes like pass/fail. In a credit model, typical outcomes are a current account vs. past due account. A complex version of a Logistic Regression-based model is used in generic Experian risk scores.

**Machine Learned Model** — Machine learned is the application of a machine learning technique with a static deployment. We know that models need to be stable and explainable. A model that employs machine learning uses advanced methodologies and tools to provide significant predictive lift. Once a model is trained and optimized, a static version is deployed.

## Conclusion

36% improved score performance (50% vs. consumer scores!) allows for faster, more efficient risk decisions.

Experian offers our scores via flexible online delivery options including NetConnect (XML), API Hub, and CPU. Our new scores provide greater predictive power to assess analytical risk and are driven by premier attributes resulting in optimal performances.