



Reduce your exposure. Increase the intelligence of your risk management.

SCORE offers trusted models and expert insights to help clients maximize their returns in accounts receivable management. Our toolbox helps clients in financial services improve roll rates, reduce write offs, explore risk-based pricing for outsourcing collections and value distressed debt.

Trusted models.

FOR INCREASED EFFICIENCY AND A SUPERIOR RETURN ON INVESTMENT

Based on credit bureau data, SCORE's models help financial institutions effectively manage their risk by predicting which accounts at various stages of delinquency will cure or demonstrate a high probability of payment.

Financial institutions have departments dedicated to risk mitigation and robust systems in place for collections. The key to success is improving performance by identifying dollars at risk or improving productivity through resource allocation.

Supplement internal models and get increased granularity

New dimensions

- Internal scoring yields are good, but greater precision using delinquency scores can improve both intelligence and efficiency.
- Using credit bureau data, SCORE's models consider new, external information on credit behaviour including payment patterns and relationships with other creditors.

A different approach

- Conventional account management tends to predict which current customers are most likely to become delinquent.
- SCORE takes a different approach, offering bureau based scores that identify the delinquent accounts most likely to cure or pay.

Early and late stage delinquencies

To help customers assess the incremental benefit of incorporating our models into internal systems, SCORE offers analytics to validate performance. Our scores provide value as a complement to pre-existing decision tools that can enhance overall lift across the customer cycle in your delinquency management strategies.

Cost effective solutions

SCORE often collaborates with strategic partners to deliver scores, which can be transmitted via FTP with PGP encryption, or via one of our partner ASPs. With no upfront costs and a pay-as-you-go model, SCORE can be a low cost alternative or a supplementary model strategy for existing tools.

Expert insights.

THE AUTHORITY IN ACCOUNTS RECEIVABLE MANAGEMENT

SCORE's models are often just the beginning of the services we offer our clients. From managing a third party outsourcing program, to advising on the account management process, to benchmarking against industry standards in order to evolve your strategy, SCORE can add strength to your internal team.

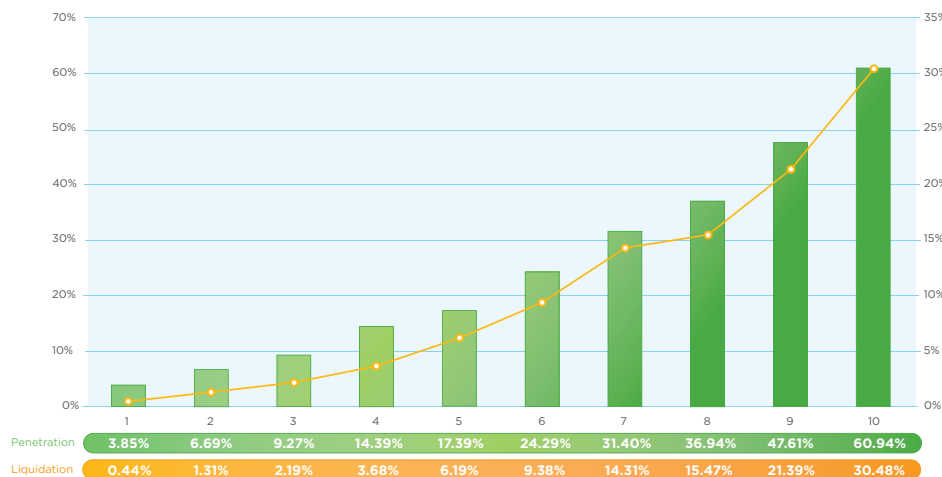
Proven results.

CREATING COMPELLING BUSINESS CASES

Our clients get impressive results. Time and again, we hear our clients say how satisfied they are with increased efficiency and return on their investment.

SCORE's delinquency models rank-order the probability of an account curing within 90 days. In the chart below, penetration and liquidation rates are plotted by score deciles, which illustrate the predictive power of our scores.

Bank Penetration versus Liquidation - Bank Cards and Personal Loans



The volatile economic climate has required organizations to bring more intelligence and focus to accounts receivable management. With multi creditor defaults on the rise and collections becoming increasingly competitive, you need an edge to stay ahead. Find out how SCORE can help.

Through SCORE's modeling process, we were able to get a lot clearer on what we needed to do, and we were certainly pleased with the 20 percent lift in returns... SCORE always has great ideas, and they are particularly good at getting down to the bottom line benefit. I would highly recommend them to anyone in the accounts receivable management space.



Director of Collections
Schedule 1 Canadian Bank

Working with SCORE was a good experience as they are a niche operation, allowing for flexible and responsive service.



VP Collection and Fraud Management
Schedule 1 Canadian Bank



ABOUT SCORE

Since 1997, SCORE has offered trusted models, predictive analytics and expert insights to help clients optimize their accounts receivable management results. We are known as the experts in the industry because of the depth and breadth of our experience, our customer-centric approach, our focus on solutions and our passion for the bottom line.