



## CREDITINFO ADVISOR - PORTFOLIO MANAGEMENT

### What is it?

Solution for credit bureau subscribers, which gives them access to their existing portfolios in the credit bureau in user-friendly environment for easy, automated and efficient portfolio management.

### Advisor provides you opportunity to:

<b>Optimize your collection</b> <ul style="list-style-type: none"><li>Collection strategy</li><li>Skip trace</li></ul>	<b>Gain value from existing portfolio</b> <ul style="list-style-type: none"><li>Upsell</li><li>Top-up</li></ul>	<b>Manage Risks</b> <ul style="list-style-type: none"><li>Account management score</li><li>Limit management</li></ul>	<b>Built customer relationships</b> <ul style="list-style-type: none"><li>End of engagement strategy</li></ul>	<b>Comply with regulations</b> <ul style="list-style-type: none"><li>IFRS9</li></ul>
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### How is it different from other products?

- ✓ Business strategies are build-in and ready for decision-making
- ✓ Analytics installed providing valuable insights
- ✓ Automates access to data and its evaluation, saving time and costs during decision-making
- ✓ Custom input is acceptable
- ✓ User friendly environment and csv output
- ✓ Champion-challenger can be implemented
- ✓ Automatically identifies your portfolio in the database of the Credit Bureau
- ✓ All outputs are customizable and the Advisor report consists of any desired items

### What it takes to get on board?

- ✓ Immediate start with SaaS model, no IT involvement from financial institution side
- ✓ Does not alter global financial institution's processes
- ✓ No efforts from the client's side, all customizations are on Creditinfo.

Our risk management expert will guide you on strategy usage and will adopt the strategies for your specifics needs. When details are agreed, you are provided with you own virtual Advisor room containing your strategies.

### Use it online whenever you want to see your report

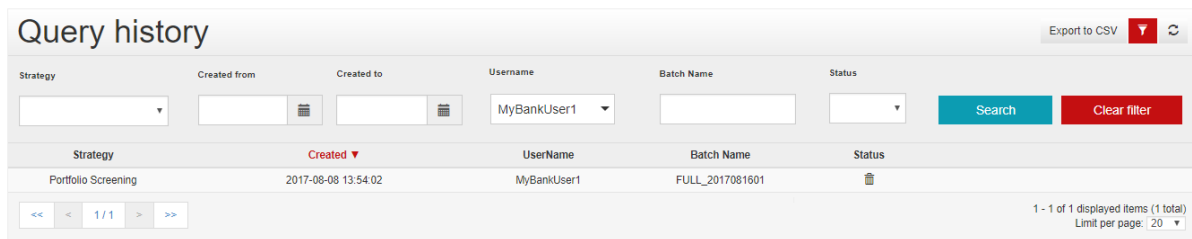
### Request

Strategy	Input File					
Portfolio Screening	<input type="button" value="Choose File"/>	Or	<input checked="" type="checkbox"/> Entire Portfolio	Date of Validity	2017-08-18	<input type="button" value="Request"/>



**And come back to your history later**

Query history contains information about query. Final list of fields may differ from the picture below. A click on a row in the list brings user to the page where response in Excel and XML can be downloaded.



**Top picks: 1. Collections Prioritization Strategy**

Delivers higher recovery rate with the same or lower collection costs using collection prioritization and cluster-based collection action plan. Empirical collection scoring models in combination with segmentation provide the most accurate assessment of consumer’s probability of recovery. Additionally, Credit Bureau skip trace insight helps to identify goneaways, customers who no longer live at the address listed a client’s database.

**Key objectives**

- Increase in recoveries
- Decrease in collection expense
- Prioritize expensive resources on those customers most likely to pay.
- Maximize collections revenue
- Review your long term delinquent accounts to get best recovery rate with minimal collection effort.
- Find the newest contact details to ensure that collection resource is employed efficiently.
- Contact customers before others creditors.

**Key components**

- Creditinfo Collection Score \*  
Developed based on credit bureau data, collection score studies consumer historic profile identifying likelihood of curing.
- Collection Strategy  
Combining recovery score, collection score and set of business rule, the strategy allocates appropriate action plan for each screened customer.

\* The **Collection Score** developed to predict probability of rolling from one bucket to another (from 1 - 30 days past due to 30 – 60 days past due; from 30 – 60 days past due to 60 – 90 days past due).

**Our deliveries**

- Collection Score
- Collection Segment to which customer belongs
- Suggested action plan
- Skip trace

**Research proved**

- More than 50% of newly delinquent contracts pay within 30 days.
- Around 25% of what lenders see as hopeless contracts can be recovered if correct actions are taken. Advisor helps to boost recoveries



### Top picks: 2. Pre-approval screening Strategy

Efficient cross sell strategy leads to portfolio strengthening through retention of good customers and decrease in default rates. Although consumer might be an excellent borrower to an institution, to make sure the consumer will be able to handle an extra credit, full information on his/her obligations is needed. Using Credit Bureau data extract, Advisor pre-screening strategy identifies the best candidates for cross sell, optimal limits and monthly payments and provides extensive overview of customer profiles enabling lender to make an informed decision on cross selling.

#### Key Benefits

- Strengthen your portfolio by retaining good existing customers
- Decrease default rate by granting new loans to low risk consumers
- Minimize attrition rate
- Select correct moment to make an offer

### Top picks: 3. IFRS 9 Advisor Strategy

- Creditinfo takes client portfolio data from CB
- Creditinfo provides PD model
- Clients provides IFRS parameters
  - EAD
  - LGD
  - Stages (client's definition)
  - Other relevant parameters
- Forward looking scenarios agreed
- Creditinfo Advisor is able to fully automates the preparation of IFRS 9 reports for the client's entire portfolio

