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A ROADMAP FOR **GROWTH**

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Alternative methods to validate with low portfolio volumes





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Introducing:

- Brodie Oldham
Experian





Agenda



Setting the stage

- Overview of generic risk scores
- Attributes that feed scores
- Regulatory environment

Low volume analysis

- Generic performance charts
- Performance review
- Regional analysis

What action should be taken

- Validations
- Crosswalks

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Industry challenges



- Regulatory requirements
- Economic volatility
- Changing consumer behavior
- Challenger score validation
- Strategy analysis development



Regulatory

Validation requirements

Scoring models used for underwriting should include data from rejected applications to correct for estimation bias that arises if only approved accounts are used

Population stability report:

This report measures changes in applicant score distribution over time. The report compares the current application population with the population on which the scoring system was developed

Characteristic analysis report:

This report measures changes in applicants' scores on individual characteristics over time. It is needed when the applicant population stability has changed and the bank wants to determine which characteristics are being affected

Final score report:

This report measures the approval rate and adherence to the scorecard



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Overview of generic scores and attributes





Varying pieces of complex consumer credit information

Converted into analytical tools

Consumers have multiple rows of account data to be considered

Trades, public records, and inquiries all need evaluation

Numerous consumers

Multiple fields of data available for lenders to consider when decisioning

COLLEEN D CONSUMER
48 HOVENDCN AVE # 50
BROCKTON MA 02402-1056

PUBLIC RECORDS

PLYMOUTH COUNTRY COURT	4-03-01	1010196	\$12,115	CIV CL JUDG
D#: PLAINTIFF: CITY OF BROKTON BK926P				
US BK COURT	12-06-01	1003000	\$10,200-L	BK 7- DISCHG
D#: BK9151819				

TRADES

SUBSCRIBER	BLADT	BALANCE	MOPAY	PYMTLEV	ACCTCOND	PYMT	STATUS
SUB# KOB TYP TRM ECOA	OPEN	AMT- TYP1	DEL1	MAXIMUM	PYMT HISOTRY		
ACCOUNT #	LSTPD	AMT- TYP2	P/ DUE	DEL2	MOS REV	30/60/90 DRG	
FIRST COUNTY BNK	9-03	\$374	\$10	9			
1270246 BC CRC REV	1 10-02	\$3,100-L					
5291071516B6BCC	9-03						
ASSOCIATE FINANCIAL	9-03	\$231	\$15	9			
3206450 BC C/C REV	1 10-02	\$1,400-L					
4254481600B3AD68	9-03	\$658-H	\$30				

INQUIRIES

GOOD USED CARS	5-14-03	16000040	ZA
ASSOCIATED FINANCIAL	10-01-02	3206450	BC
FIRST COUNTY BNK	9-22-02	1270246	BC

NANCY SMITH

PUBLIC RECORDS

COLLEEN WALDORF				
D#:				
JOHN BROCKTON				
D#:				
US BK COURT	12-06-01	1003000	\$10,200-L	BK 7-DISCHG
D#: BK9151819				

TRADES

SUBSCRIBER	BLADT	BALANCE	MOPAY	PYMTLEV	ACCTCOND	PYMT	STATUS
SUB# KOB TYP TRM ECOA	OPEN	AMT- TYP1	DEL1	MAXIMUM	PYMT HISOTRY		
ACCOUNT #	LSTPD	AMT- TYP2	P/ DUE	DEL2	MOS REV	30/60/90 DRG	
FIRST COUNTY BNK	9-03	\$374	\$10	9-03			CURR ACCT
1270246 BC CRC REV	1 10-02	\$3,100-L					-CCCCCCCCC
5291071516B6BCC	9-03						00/00/00
ASSOCIATE FINANCIAL	9-03	\$231	\$15	9-03			DELINQ 60
3206450 BC C/C REV	1 10-02	\$1,400-L					21CCCCCCCC
4254481600B3AD68	9-03	\$658-H	\$30				(11) 01/01/00
NEW COLONIAL MTG	9-03	\$124,750	\$1,150	9-03			CURR ACCT
1203780 FM R/V 30Y	1 2-92	\$150,000-0					CCCCCCCCCCC
4121741460996A6D	9-03						(20) 00/00/00

INQUIRIES

GOOD USED CARS	5-15-03	1600040	ZA
ASSOCIATE FINANCIAL	10-01-02	3206450	BC
FIRST COUNTY BNK	9-22-02	1270246	BC

ALL0100 – Total number of trades



Premier AttributesSM



Premier AttributesSM is the credit industry's most robust, accurate and comprehensive set of tri-bureau leveled attributes that enable organizations to make more strategic and data-driven decisions across the Customer Life Cycle



Predictive power and analytical precision

- Enhanced modeling opportunities and lending decisions
- Innovative attribute concepts and attributes as new data elements become available

Patented tri-bureau leveling

- Efficient model development – build one model on one data source
- Consistent decisioning across all three data sources

Attribute governance

- Development protocol and documentation stands-up to regulatory scrutiny
- Rigorous monthly validation process to ensure continue integrity of attributes



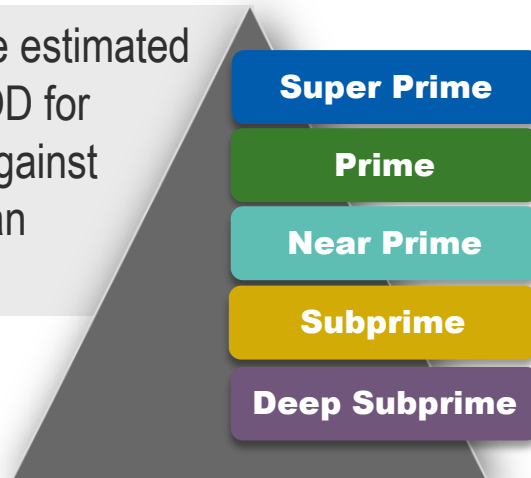
Generic risk scores

Overview

Leading brands in the market:

- Predict the likelihood of future serious delinquencies (90 days late or greater) on any type of account
- 24-month performance window
- Score range of 300-850 (higher scores represent a lower likelihood of risk)

Loss values can be estimated by applying the POD for the credit scores against the outstanding loan balances.



VantageScore[®] 3.0
FDIC Probability of Default Mapping Table

Product Group	Score	Probability of Default
Auto	850	0.0048
Auto	849	0.0049
Auto	301	1.0000
Auto	300	1.0000
Mortgage	850	0.0125
Mortgage	849	0.0126
Mortgage	848	0.0127
Mortgage	302	1.0000
Mortgage	301	1.0000
Mortgage	300	1.0000
HELOC	850	0.0062
HELOC	849	0.0063
HELOC	848	0.0063
HELOC	302	1.0000
HELOC	301	1.0000
HELOC	300	1.0000
HE loan	850	0.0120
HE loan	849	0.0122
HE loan	848	0.0123
HE loan	302	1.0000
HE loan	301	1.0000
HE loan	300	1.0000
Bankcard	850	0.0075
Bankcard	849	0.0076
Bankcard	848	0.0077
Bankcard	302	1.0000
Bankcard	301	1.0000
Bankcard	300	1.0000
Student loan	850	0.0099
Student loan	849	0.0100
Student loan	848	0.0101
Student loan	302	1.0000
Student loan	301	1.0000
Student loan	300	1.0000
All Other	850	0.0048
All Other	849	0.0049
All Other	848	0.0049
All Other	302	1.0000
All Other	301	1.0000
All Other	300	1.0000

Note: Probability of default rates do not reflect current time periods. The PD is the average of two, 24-month default rates observed from July 2007 to June 2009, and July 2009 to June 2011. See the FDIC final rule for Assessments, Large Bank Pricing.



Model validation

What and why?

What is a model validation?

- A process designed to measure how well a model works on a portfolio
- In an historical validation, accounts booked or monitored are scored at an observation date
 - ▶ For new accounts, this is typically at time of acquisition (e.g., accounts booked 12-24 months ago)
 - ▶ For **existing accounts**, this is typically all accounts that are open at a certain point in time
- The scores at observation date are then compared to the accounts' actual account performance during the performance window to validate how well the model performs





Model validation

What and why?

Why do a model validation?

- An historical model validation can be used to:
 - ▶ Compare different models
 - ▶ Increase portfolio volume
 - ▶ Lower portfolio bad rates
 - ▶ Determine cutoff scores
 - ▶ Assign various strategies or credit limits



**WHAT DO
YOU THINK?**

500



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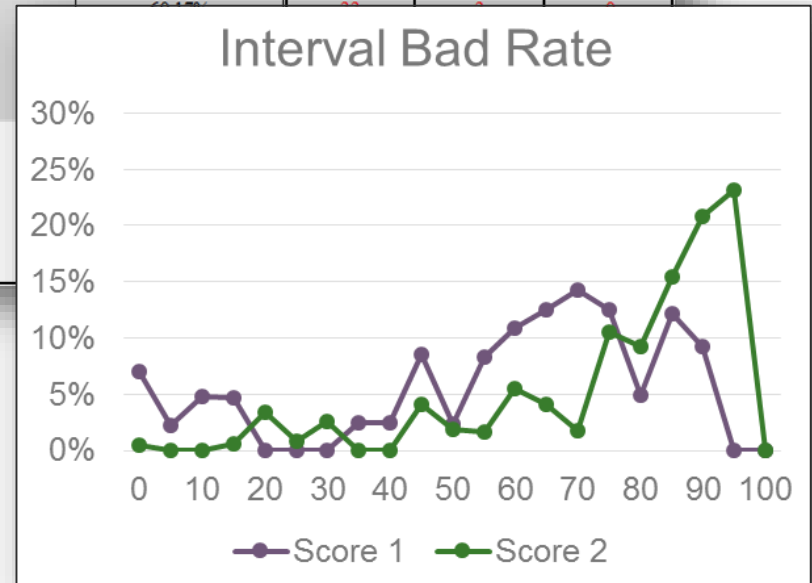
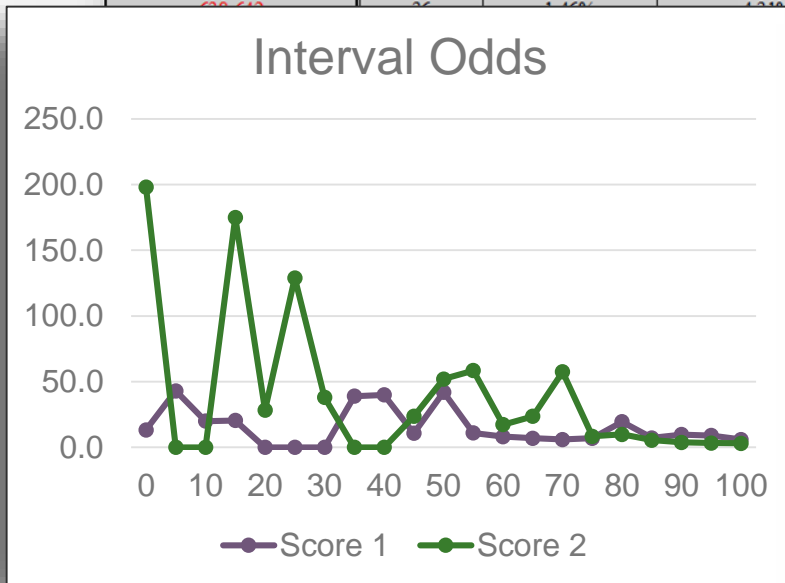
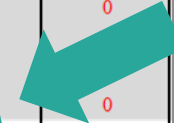
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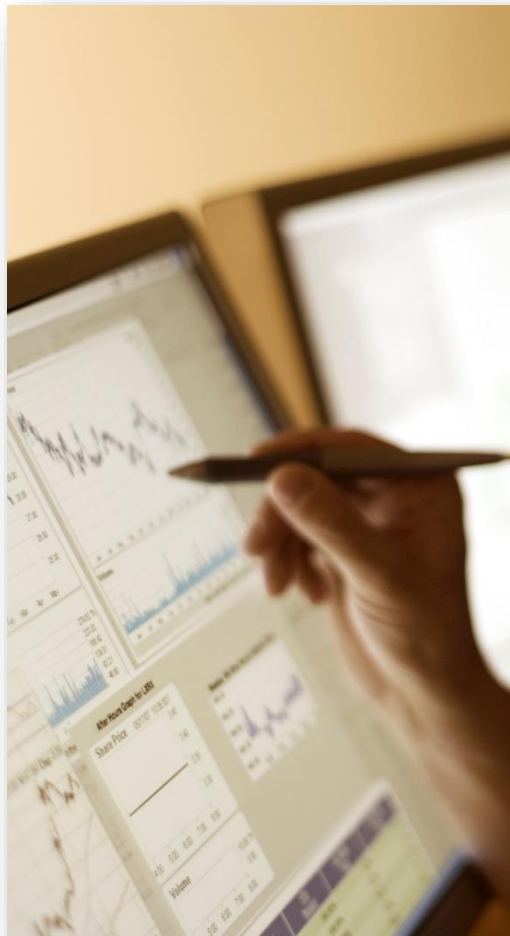
Example of performance chart with low volume

S CORE INTERVAL	TOTAL RECORDS				PERFORMANCE		
	Scored	% Total (Interv.)	% Scoreable (Interv.)	% Scoreable (Cum.)	Good	Bad	Indtrmnt.
749-929	43	1.74%	5.14%	5.14%	40	3	0
726-747	44	1.78%	5.26%	10.41%	43	1	0
711-725	42	1.70%	5.02%	15.43%	40	2	0
698-710	43	1.74%	5.14%	20.57%	41	2	0
686-697	39	1.58%	4.67%	25.24%	39	0	0
679-685	41	1.66%	4.90%	30.14%	41	0	0
672-678	44	1.78%	5.26%	35.41%	44	0	0
665-671	40	1.62%	4.78%	40.19%	39	1	0
657-664	41	1.66%	4.90%	45.10%	40	1	0
648-656	47	1.90%	5.62%	50.72%	43	4	0
643-647	43	1.74%	5.14%	55.86%	42	1	0





How do we solve for low volume segments and portfolios?



- Generic performance charts
 - ▶ Crosswalk analysis
- Regional analysis
- Performance review
- Reject inferencing



Generic performance charts

Generic probability of default on U.S. sample by score band

Experian

Performance chart

Score PLUSSM

Industry: Bankcard
Application: New accounts
Intervals: Fixed breaks

Definition of bad: 90 DPD through Charge-off
Definition of good: Current through 30 DPD
Indeterminate: 60 DPD

Observation date: June 2013
Performance date: June 2015
Observation period: 24 months

Score Interval	All records		Number of records by performance category			Cumulative percentage		Decumulative percentage		Bad rate		Odds of goods to one bad	
	Total	Cumulative percentage	Good	Indeterminate	Bad	Goods	Bads	Goods	Bads	Interval	Cumulative	Interval	Cumulative
875-900	3,189	0.0%	3,180	3	6	0.04%	0.02%	100.00%	100.00%	0.0%	0.0%	526.7	526.7
851-875	12,027	3.9%	12,790	15	22	4.22%	0.11%	99.10%	99.98%	0.17%	0.18%	581.4	589.6
826-850	31,404	11.6%	31,252	54	98	12.49%	0.47%						
801-825	56,758	25.6%	56,305	109	354	27.41%	1.54%						
776-800	53,430	36.7%	52,748	195	487	41.37%	3.50%						
751-775	43,317	49.3%	42,356	210	751	52.59%	6.42%						
726-750	36,748	58.1%	34,815	261	969	61.71%	10.34%						
701-725	29,614	65.4%	28,242	286	1,090	69.19%	14.73%						
676-700	24,238	71.3%	22,728	306	1,303	75.20%	19.59%						
651-675	22,799	76.9%	20,947	353	1,499	80.74%	25.05%						
626-650	22,867	82.6%	20,459	413	2,025	86.16%	33.83%						
601-625	19,670	86.4%	17,341	552	1,967	89.09%	41.79%						
576-600	8,811	88.6%	7,258	275	1,351	91.59%	47.19%						
551-575	8,777	90.7%	6,700	314	1,083	93.39%	53.97%						
526-550	15,295	94.5%	11,014	526	3,722	96.32%	69.02%						
501-525	15,449	96.3%	10,128	626	4,705	98.89%	80.80%						
476-500	6,324	98.9%	3,454	201	2,569	98.90%	96.44%						
451-475	778	100.0%	379	32	367	100.00%	98.92%						
300-450	91	100.0%	12	0	19	100.00%	100.00%						
Total	467,214		377,952	4,633	24,739								

VantageScore

Performance chart

Experian

VantageScore 3.0

Industry: Bankcard
Application: New accounts
Score breaks: Demi-decile

Definition of bad: 60+ DPD
Definition of good: Current through 30 DPD
Indeterminate: -

Observation date: June 2012
Performance date: June 2014
Observation period: 24 months

Score Interval	All records		Number of records by performance category				Cumulative percentage		Decumulative percentage		Bad rate		Odds of goods to one bad	
	Total	Cumulative percentage	Current	30 DPD	Indeterminate	Bad	Goods	Bads	Goods	Bads	Interval	Cumulative	Interval	Cumulative
822-850	15,008	5.00%	15,720	83	-	36	5.43%	0.14%	100.00%	100.00%	0.23%	0.23%	436.1	436.1
813-822	15,008	10.00%	15,679	83	-	47	10.86%	0.32%	94.57%	99.68%	0.30%	0.20%	335.4	379.9
804-813	15,008	15.00%	15,635	110	-	64	16.29%	0.57%	88.14%	99.68%	0.40%	0.31%	246.0	321.6
794-804	15,008	20.00%	15,619	133	-	87	21.71%	0.79%	83.71%	99.43%	0.36%	0.32%	276.4	309.0
782-794	15,008	25.00%	15,569	147	-	93	27.13%	1.15%	78.29%	98.21%	0.59%	0.38%	199.0	265.1
769-782	15,008	30.00%	15,466	210	-	133	32.53%	1.66%	72.87%	96.89%	0.94%	0.45%	117.9	219.6
755-769	15,008	35.00%	15,401	236	-	168	37.92%	2.31%	67.47%	96.34%	1.06%	0.54%	93.1	184.1
742-755	15,008	40.00%	15,337	237	-	235	43.28%	3.22%	62.06%	97.69%	1.49%	0.60%	66.3	150.0
730-742	15,008	45.00%	15,193	296	-	317	48.82%	4.44%	56.72%	96.79%	2.01%	0.81%	46.2	122.7
716-730	15,008	50.00%	15,029	337	-	443	53.91%	6.15%	51.38%	95.98%	2.80%	1.01%	34.7	96.2
705-716	15,008	55.00%	14,835	375	-	599	59.15%	8.47%	46.09%	93.86%	3.79%	1.29%	25.4	70.3
692-705	15,008	60.00%	14,545	479	-	795	64.33%	11.50%	40.85%	91.53%	4.97%	1.57%	19.1	62.7
679-692	15,008	65.00%	14,236	566	-	1,007	69.42%	15.39%	35.67%	88.50%	6.37%	1.94%	14.7	50.6
664-679	15,008	70.00%	13,875	673	-	1,300	74.44%	20.26%	30.58%	84.01%	7.87%	2.37%	11.5	41.2
650-664	15,008	75.00%	13,502	707	-	1,520	79.36%	25.13%	25.96%	79.74%	9.01%	2.85%	9.4	34.1
634-650	15,008	80.00%	13,071	840	-	1,899	84.15%	33.46%	20.64%	73.67%	12.01%	3.42%	7.3	28.2
614-634	15,008	85.00%	12,197	1,059	-	2,593	88.72%	43.32%	15.85%	66.54%	16.15%	4.17%	5.2	23.0
599-614	15,008	90.00%	11,241	1,144	-	3,424	92.98%	56.55%	11.28%	58.69%	21.00%	5.14%	3.0	15.4
553-599	15,008	95.00%	9,980	1,308	-	4,550	96.86%	74.12%	7.02%	43.45%	28.70%	6.39%	2.5	14.7
300-553	15,008	100.00%	7,771	1,336	-	6,699	100.00%	100.00%	3.14%	25.68%	42.30%	8.19%	1.4	11.2
Total	916,177		679,961	10,338	0	26,888								



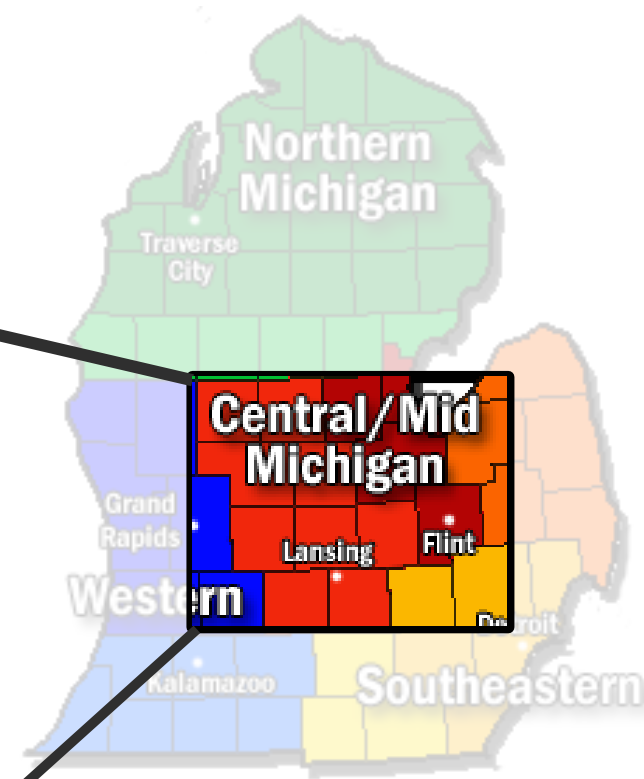
Regional analysis

S SCORE		Bank A			PERFORMANCE		
INTERVAL	Scored	% Total (Interv.)	% Scoreable (Interv.)	% Scoreable (Cum.)	Good	Bad	Indtrmnt.
749-929	43	1.74%	5.14%	5.14%	40	3	0
726-747	44	1.78%	5.26%	10.41%	43	1	0
711-725	42	1.70%	5.02%	15.43%	40	2	0
698-710	43	1.74%	5.14%	20.57%	41	2	0
686-697	39	1.58%	4.67%	25.24%	39	0	0

S SCORE		Bank B			PERFORMANCE		
INTERVAL	Scored	% Total (Interv.)	% Scoreable (Interv.)	% Scoreable (Cum.)	Good	Bad	Indtrmnt.
749-929	43	1.74%	5.14%	5.14%	40	3	0
726-747	44	1.78%	5.26%	10.41%	43	1	0
711-725	42	1.70%	5.02%	15.43%	40	2	0
698-710	43	1.74%	5.14%	20.57%	41	2	0
686-697	39	1.58%	4.67%	25.24%	39	0	0

S SCORE		Bank C			PERFORMANCE		
INTERVAL	Scored	% Total (Interv.)	% Scoreable (Interv.)	% Scoreable (Cum.)	Good	Bad	Indtrmnt.
749-929	43	1.74%	5.14%	5.14%	40	3	0
726-747	44	1.78%	5.26%	10.41%	43	1	0
711-725	42	1.70%	5.02%	15.43%	40	2	0
698-710	43	1.74%	5.14%	20.57%	41	2	0
686-697	39	1.58%	4.67%	25.24%	39	0	0

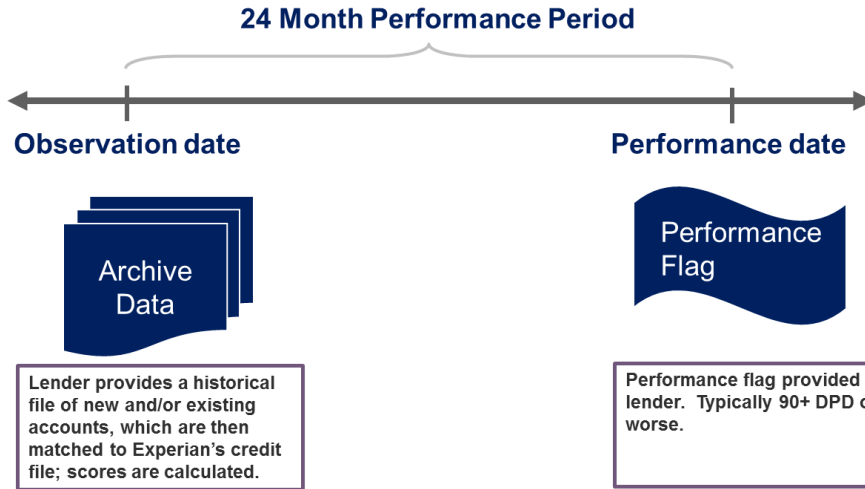
S SCORE		Bank D			PERFORMANCE		
INTERVAL	Scored	% Total (Interv.)	% Scoreable (Interv.)	% Scoreable (Cum.)	Good	Bad	Indtrmnt.
749-929	43	1.74%	5.14%	5.14%	40	3	0
726-747	44	1.78%	5.26%	10.41%	43	1	0
711-725	42	1.70%	5.02%	15.43%	40	2	0
698-710	43	1.74%	5.14%	20.57%	41	2	0
686-697	39	1.58%	4.67%	25.24%	39	0	0
679-685	41	1.66%	4.90%	30.14%	41	0	0
672-678	44	1.78%	5.26%	35.41%	44	0	0
665-671	40	1.62%	4.78%	40.19%	39	1	0
657-664	41	1.66%	4.90%	45.10%	40	1	0
648-656	47	1.90%	5.62%	50.72%	43	4	0
643-647	43	1.74%	5.14%	55.86%	42	1	0
638-642	36	1.46%	4.31%	60.17%	33	3	0
632-637	46	1.86%	5.50%	65.67%	41	5	0
626-631	40	1.62%	4.78%	70.45%	35	5	0
616-625	42	1.70%	5.02%	75.48%	36	6	0
607-615	40	1.62%	4.78%	80.26%	35	5	0
595-606	41	1.66%	4.90%	85.17%	39	2	0
584-594	41	1.66%	4.90%	90.07%	36	5	0
563-583	43	1.74%	5.14%	95.22%	39	4	0
453-562	40	1.62%	4.78%	100.00%	26	14	0



1,000 Bads



Performance review*



VantageScore Performance chart **Experian**

VantageScore 3.0

Industry: Bankcard
Application: New accounts
Score breaks: Dem-decade

Definition of bad: 60+ DPD
Definition of good: Current through 30 DPD
Indeterminate: -

Observation date: June 2012
Performance date: June 2014
Observation period: 24 months

Score Interval	All records		Number of records by performance category					Cumulative percentage		Decumulative percentage		Bad rate		Odds of going to one bad	
	Total	Cumulative percentage	Current	Intermediate	Bad	Goods	Beta	Goods	Beta	Internal	Cumulative	Internal	Cumulative		
521-650	15,506	5.50%	15,720	53	-	38	5.43%	0.14%	100.00%	100.00%	0.23%	0.23%	436.1	436.1	
651-750	15,506	10.97%	15,675	53	-	47	10.96%	0.32%	84.67%	99.66%	0.36%	0.26%	335.4	379.9	
751-850	15,506	15.20%	15,655	113	-	64	15.20%	0.57%	69.14%	99.66%	0.40%	0.31%	345.0	371.6	
851-900	15,506	20.50%	15,618	133	-	57	21.71%	0.79%	53.71%	99.47%	0.36%	0.32%	275.4	308.0	
901-950	15,506	25.50%	15,569	147	-	55	27.13%	1.15%	38.29%	98.21%	0.56%	0.38%	185.0	265.1	
951-1000	15,506	30.50%	15,469	210	-	130	32.51%	1.95%	22.07%	95.89%	0.56%	0.45%	117.6	216.0	
1001-1100	15,506	35.50%	15,401	238	-	160	37.22%	2.31%	17.47%	92.24%	1.06%	0.54%	55.1	154.1	
1101-1200	15,506	40.50%	15,337	237	-	235	42.28%	3.22%	12.58%	87.95%	1.46%	0.60%	36.3	105.0	
1201-1300	15,506	45.50%	15,180	266	-	317	46.62%	4.44%	6.77%	86.72%	2.01%	0.81%	18.0	122.7	
1301-1400	15,506	50.50%	15,029	307	-	440	53.91%	6.15%	5.18%	85.56%	2.80%	1.01%	9.7	86.3	
1401-1500	15,506	55.50%	14,835	375	-	568	60.19%	8.47%	4.03%	82.89%	3.79%	1.29%	5.4	75.3	
1501-1600	15,506	60.50%	14,545	472	-	735	64.32%	11.52%	4.03%	81.57%	4.82%	1.87%	3.1	62.7	
1601-1700	15,506	65.50%	14,236	566	-	1,027	69.42%	15.39%	3.07%	80.50%	6.37%	1.94%	1.7	50.6	
1701-1800	15,506	70.50%	13,875	673	-	1,290	74.44%	20.29%	3.05%	84.61%	7.87%	2.37%	1.1	41.2	
1801-1900	15,506	75.50%	13,502	707	-	1,520	79.26%	25.12%	2.95%	79.27%	8.61%	2.85%	0.8	34.1	
1901-2000	15,506	80.50%	13,071	840	-	1,689	84.19%	30.46%	2.93%	73.87%	12.01%	3.42%	0.7	28.2	
2001-2100	15,506	85.50%	12,187	1,059	-	2,043	86.77%	43.22%	1.85%	65.94%	15.16%	4.17%	0.2	23.0	
2101-2200	15,506	90.50%	11,241	1,144	-	2,424	90.97%	55.55%	1.12%	56.00%	21.05%	5.14%	0.6	15.4	
2201-2300	15,506	95.50%	9,690	1,339	-	4,060	96.96%	74.12%	0.02%	43.46%	29.79%	6.39%	2.0	14.7	
2301-2400	15,506	100.00%	7,771	1,338	-	6,089	100.00%	100.00%	0.14%	25.00%	42.36%	8.19%	1.4	11.2	
Total	316,177		276,961	10,338	0	35,888									

Bad rate



- Performance evaluation
- Rank order

*Not a statistically valid population



Reject Inferencing

Increase the volume of your test sample

- Evaluate your decline and approved not booked population
- Evaluate potential prospects by geography or profile

Performance definitions

Generic performance Definition

Premier AttributesSM

Example: 90+DPD Bankcard

Custom performance definitions

Example: 90+DPD on Bankcard with credit limit less than \$1000



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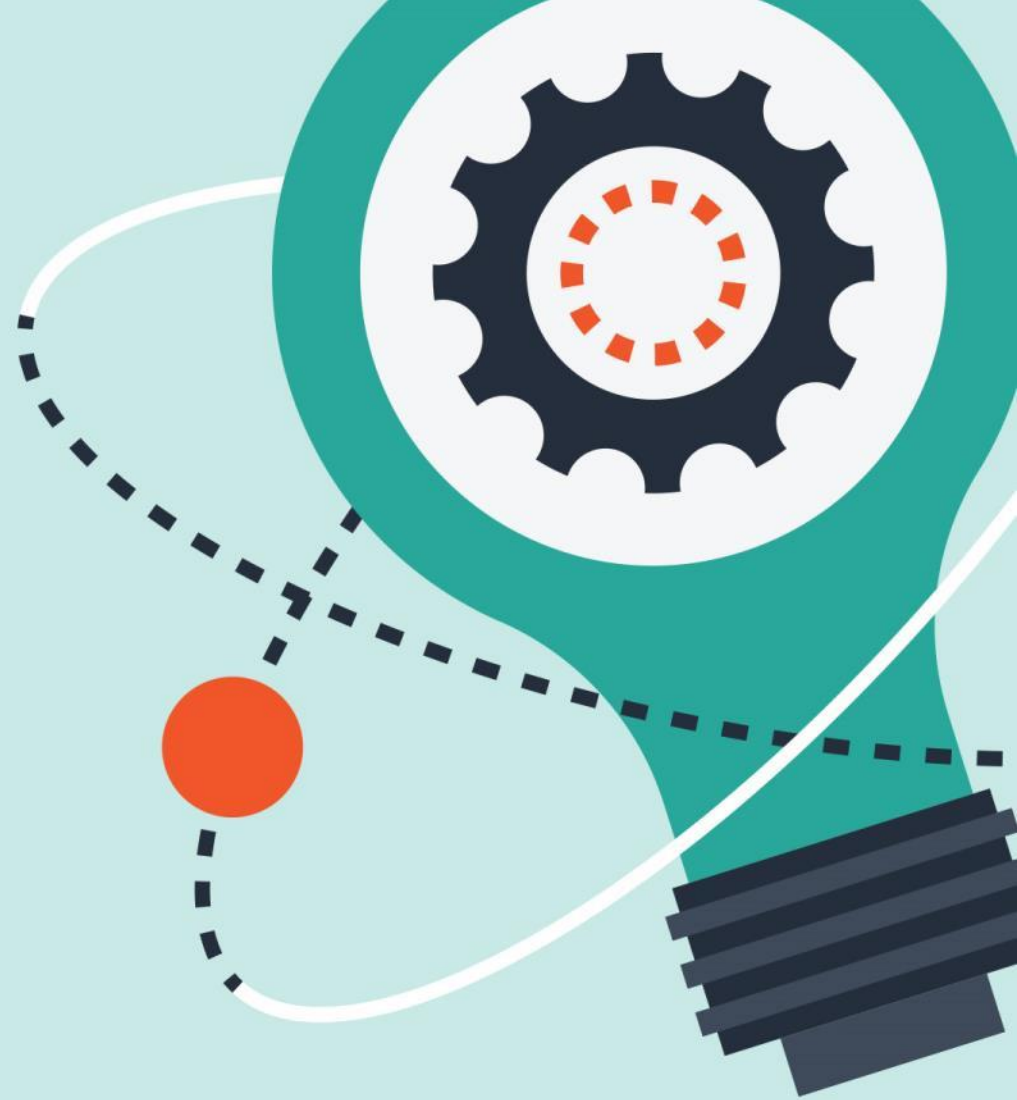
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**WHAT
DO YOU
THINK?**

Challenge



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Opportunity analysis review

Retro score performance review

Score 1	Sum of _FREQ_	Sum of good	Sum of bad	Bad Rate %	Score 2	Sum of _FREQ_	Sum of good	Sum of bad	Bad Rate %
1	500	100	400	66.73%	1	500	50	450	66.73%
2	450	100	350	63.78%	2	450	50	400	61.56%
3	400	100	300	60.28%	3	400	50	350	54.72%
4	350	100	250	56.07%	4	350	50	300	45.36%
5	300	100	200	50.95%	5	300	50	250	31.90%
6	250	100	150	44.67%	6	250	200	50	11.33%
7	200	100	100	37.00%	7	200	175	25	7.00%
8	150	100	50	28.33%	8	150	145	5	3.33%
9	100	75	25	23.33%	9	100	95	5	3.33%
10	50	40	10	20.00%	10	50	50	0	0.00%

Comparing performance of current or generic model to Experian scores, and developing transition plan to new score



Challenge



Opportunity analysis review

Swap set analysis

Questions to answer

- Would Experian data have allowed you to make a different decision?
- How do I identify new potential members?
- Could I have approved more good members while maintaining the same risk?

Score	%	
No Hits	7.50%	Unscoreables can be passed to an alternative score
Exclusions	1.50%	
300-399	0.43%	
400-499	9.08%	
500-549	12.00%	
550-599	14.00%	
600-639	8.74%	
640-699	21.00%	Additional applications that could be approved
700-749	9.50%	
750-799	8.50%	
800-849	7.75%	

Challenge





Summary

Low volume validation

Knowing the options:

- Generic performance charts
- Regional analysis
- Performance review
- Reject inferencing

A historical validation can be used to:

- Compare different models
- Increase portfolio volume
- Lower portfolio bad rates
- Determine cutoff scores
- Assign various strategies
- Evaluate credit lines



KNOW YOUR
OPTIONS!



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1 Select the Survey button and complete

2 Select the breakout session you attended

Vision Conference
Breakout Session Survey

Experian

1. How would you rate the presenters' knowledge?
 Excellent Above average Average Below average Poor

2. How would you rate the presenters' delivery?
 Excellent Above average Average Below average Poor

3. How would you rate the presenters' time management?
 Excellent Above average Average Below average Poor

4. How useful was the session information?
 Very useful Somewhat useful Neutral
 Somewhat not useful Not useful

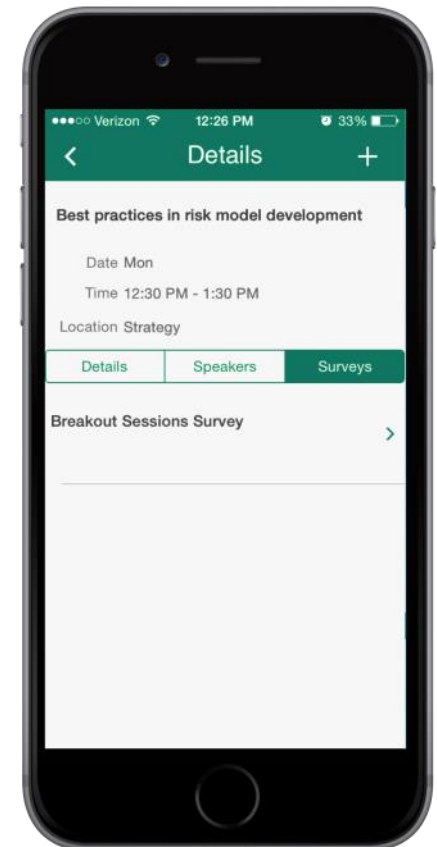
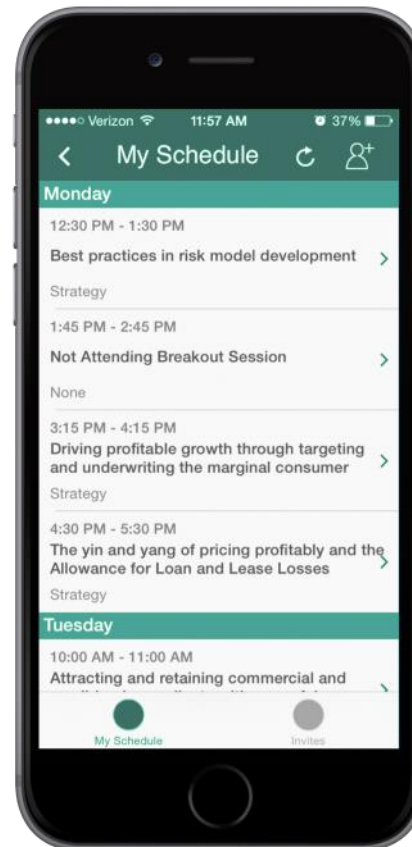
5. How would you rate the session on being current?
 Very current Somewhat current Neutral
 Somewhat not current Not current

6. How relevant was the session content to the title and description?
 Very relevant Somewhat relevant Neutral
 Somewhat not relevant Not relevant

7. How would you rate the level of content?
 Too advanced Just right Too basic

8. Why did you attend this session? (Check all that apply)
 Relates to my business The presenter(s) Interest in new product
 Compelling session description Increase product knowledge

9. Do you have any additional comments?





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