

# Credit Optics Full Spectrum

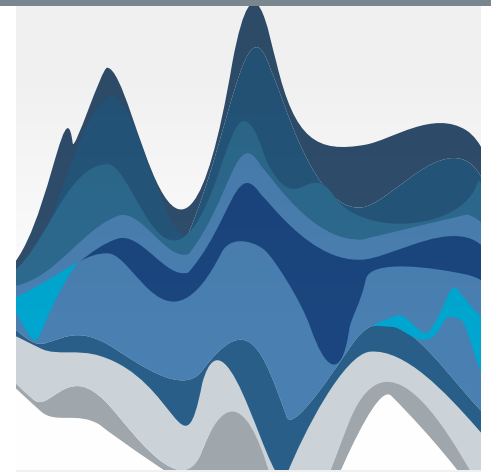
## A Broader Perspective: More Comprehensive Credit Risk Insights

As competitive and regulatory pressures further reduce the margin for error in credit assessment, lenders are realizing that continued success requires issuing optimal credit offers, while limiting exposure to risk. While leveraging alternative data has increasingly become a mainstream answer to this challenge, much of the adoption has focused on evaluating no hit consumers, with little attention paid to refining and enhancing the assessments provided by national credit bureaus. To deliver targeted competitive offers for credit and services across a wide consumer base, prime-to-subprime and thick-file to no-file, organizations need the broader risk visibility attainable through the combination of traditional and alternative forms of credit data.

### Competitive Lending Requires Comprehensive Visibility

Since 2008, leading organizations have leveraged Credit Optics to issue more accurate and competitive offers to consumers, applicants and existing customers. In response to the increasingly dynamic marketplaces lenders and service providers compete in, ID Analytics is excited to announce Credit Optics Full Spectrum (FS). The result of years of innovation and research, Credit Optics FS takes performance, data and compliance to a whole new level – featuring dramatic improvements in predictive strength over the previous release, and now available as an attribute set in addition to a predictive score.

Credit Optics FS is an FCRA-compliant credit score which provides predictive, incremental credit risk insights for the majority of through-the-door applicants. Credit Optics FS unique risk perspective is driven by the ID Network®, a repository of consumer behavior data from a wider range of industries than other leading sources. By combining both traditional and alternative credit data, including telecommunications, online lending and credit card applications and associated performance, Credit Optics FS delivers an assessment capable of dramatically improving credit decisioning on nearly every U.S. consumer.



## A Complete Picture of the Consumer

### Alternative Data



#### Wireless/Cable/Utility

Monthly obligation & responsibility



#### Payday/Subprime Lending

Indication of financial responsibility



#### Online & Marketplace Lending

Indication of financial activity and responsibility

### Traditional Data



#### Mortgages

Homeownership & overall debt load



#### Credit Cards

Utilization & responsible debt use



#### Auto Loans

Overall debt load

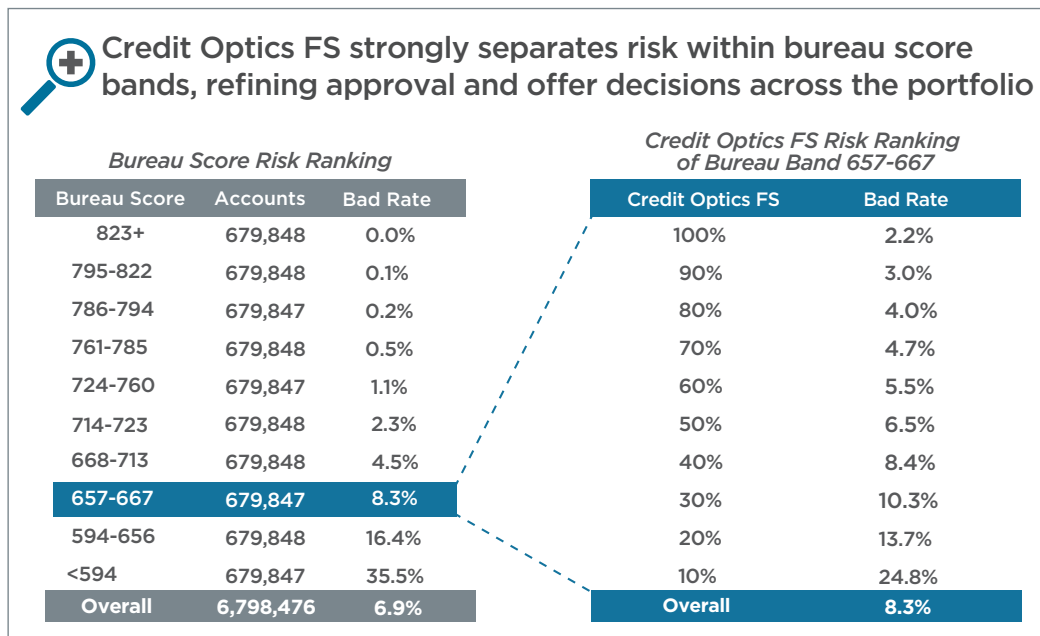


#### Student Loans

Education and debt load

# Powerfully Different Insights

Credit Optics® Full Spectrum is optimally used as a standalone solution for bureau-unscoreable consumers, as an augment for marginal approve/decline scenarios, and as a pricing or line assignment tool off the margin. ID Analytics’ customers have seen significant improvements in consumer offer acceptance and usage with these strategies, along with the traditional benefits in controlling losses.



## Credit Optics FS: Credit Decisioning Evolved

- **Full Spectrum Performance:** Credit Optics FS delivers a predictive, uncorrelated risk perspective across an entire population — not just bureau-unscoreables.
- **New-To-Credit, Known-To-Credit Optics FS:** More than a powerful tool for assessing thick file consumers, Credit Optics FS can score more than two-thirds of thin file and no-hit consumers.
- **Introducing Credit Optics FS Attributes:** For the first time, Credit Optics FS now includes attributes as an additional feature, providing risk managers with new flexibility in harnessing the solution’s unique insights.
- **Compliance Centric:** Designed to meet the needs of modern Model Governance and Compliance reviews, Credit Optics FS utilizes innovative patent-pending technology to minimize disparate impact, and is supported with rigorous documentation and third party attestations.

**Credit Optics FS delivers a powerfully uncorrelated credit assessment for no hit, thin file and thick file consumers of all credit qualities, enabling lenders to see opportunity where others see risk.**

Improve insight into credit risk today. Turn to Credit Optics Full Spectrum to unlock the potential of alternative data and make smarter lending decisions. Contact us today at [marketinginfo@idanalytics.com](mailto:marketinginfo@idanalytics.com), 858-312-6200, or visit [www.idanalytics.com](http://www.idanalytics.com).