

Exchange Risk Score™ (XRS)

Built from a database that includes more than 300 million non-financial tradelines and covers more than 171 million distinctive consumers, XRS provides unique and deep industry-specific payment data.

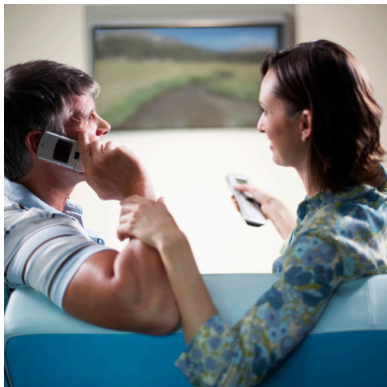
More accurately identify risk with industry-specific payment history

- Could you book more customers if you had a better view into their likelihood to pay bills on time?
- Do you need to enhance your current account management processes to improve the predictability of your portfolio?

Credit file information doesn't always tell the whole consumer liability story. The changing economy requires that mobile, landline, pay TV and utility companies know more about consumers in order to make smart, profitable and compliant decisions. You need comprehensive risk tools to appropriately set deposits, increase activation rates and reduce losses.

The Exchange Risk Score™ (XRS) provides unique full-account information specific to the mobile, landline, pay TV and utility accounts. This tool is used as a stand-alone score or fused with traditional credit data giving your organization the 360-degree view you need to make risk decisions across the customer lifecycle.

XRS offers first-party, industry-specific payment history information provided directly by National Consumer Telecom & Utilities Exchange (NCTUE) member companies. By using XRS, you get a window into the actual payment history of your customers and prospects based on their behavior with other companies in your industry and in your geography.



EQUIFAX®



Exchange Risk Score™ (XRS)

Key benefits

- Increase approval and activation rates without increasing bad rates
- Expand the base of credit eligible consumers
- Drive more effective deposit classification
- Enhance score accuracy
- Improve treatment across the customer lifecycle

A differentiated data source

Payment practices on consumers' non-financial obligations can deviate significantly from their other financial behaviors. Relying solely on payment information from traditional credit reports may not provide the comprehensive, relevant customer view you need.

XRS is built from a database that includes more than 300 million non-financial tradelines, covering over 171 million unique consumers. No other database available provides this depth of industry specific payment data. Contributing members include national, regional and local providers.

Leverage score power across the credit spectrum

Used with traditional credit data	Score fusion simplifies the use of XRS in conjunction with traditional credit data. Your chosen traditional generic or custom credit score is combined with XRS to deliver a three-digit risk score calibrated to the score you are using today. Merged with your existing risk approach, XRS is used in a seamless and integrated format with minimal impact to the pre-existing risk score strategies that you have in place. When combined with traditional credit scores, XRS can provide a lift in the predictability of broad and deep credit data, to yield an increase in overall risk score performance by improving deposit classification accuracy.
Thin file (one or two trade lines)	Lift performance has been strong when using XRS for thin credit files. Because of the nature of the industry-specific data, XRS has shown a statistically consistent lift when used in conjunction with traditional thin credit files and provides a better measure of the credit-worthiness of applicants.
Unscorable or no hit	Consumers with a credit file that doesn't meet the minimum standards or who have no credit file on record are considered "unscorable" credit customers. An estimated 60 million adults in the United States are either unbanked or underbanked, according to the FDIC. Exchange Risk Score includes over 25 million accounts with no traditional credit file, giving you the information you need to activate worthy consumers who might have been denied service or charged a deposit in the past.

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Product uses across the account lifecycle

Account opening

- Optimize your approval and acceptance mix while reducing overall portfolio risk
- Better segment applicants into risk classes
- Improve your offer to select applicants
- Offer service to deserving applicants with little or no traditional credit history by using Exchange Risk Score as a stand-alone score

Account management

- Identify high risk accounts
- Rank order risk on industry-specific performance data
- Minimize risk throughout the account lifecycle

Exchange Risk Score is available only to NCTUE members who participate in the NCTUE Plus database by contributing full account customer payment data.

 [Contact Us Today](#)

For more information, please contact:

800-879-1025

www.equifax.com/business