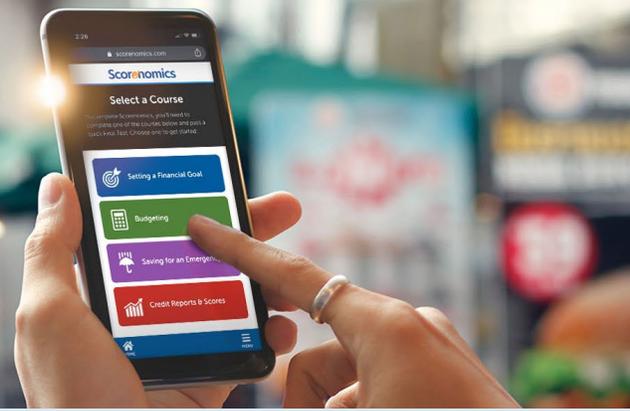


Safely Approve More Applicants to Increase Profits While Reducing Cost per Acquisition



The BeyondMyScore® (BMS) platform uses behavioral analytics to assess the creditworthiness of consumers and move them toward financial health. Data and risk scores that are predictive of payment performance are collected as the consumer completes bite-sized, interactive user experiences. Unlike traditional credit scoring using credit bureau data, BMS identifies marginally declined credit applicants who can be approved without increasing the risk of default.

“Your BeyondMyScore solution works in transforming the standard risk assessment.”
- Personal loan provider

Maximize the return on your marketing budget by approving more consumers who apply for credit cards and personal loans. The result? Lower per customer acquisition cost, higher revenues and increased profitability.

Hosted BMS Web Platform

With Scorenomics' EZSetup process, the BMS hosted web platform can be implemented in a matter of hours. The BMS platform offers consumers short informative and entertaining modules on these financial health topics:

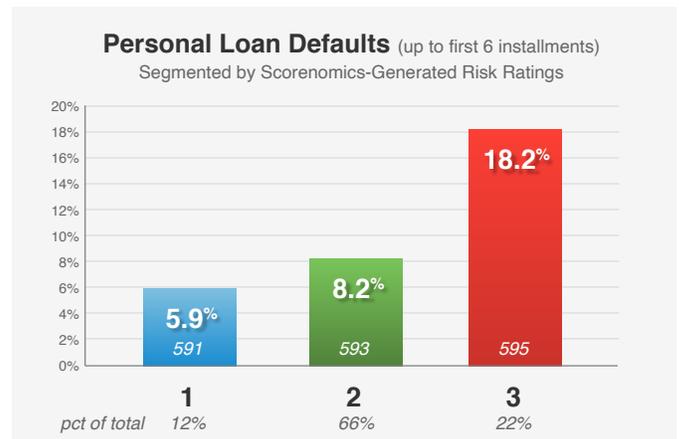
1. Setting a Financial Goal
2. Budgeting
3. Saving for an Emergency
4. Credit Reports & Scores

While engaging with these modules, consumers are asked how they would respond to different financial situations and to provide information regarding their personal financial situation. Short quizzes test their overall financial knowledge.

Scorenomics provides this data in real time to lenders via API. Lenders receive raw data, structured data and risk ratings for determining whether to reverse a decline decision. All data is collected anonymously using an alphanumeric identifier provided by the lender.

Identify Better Credit Risks

Using a proprietary behavioral data scoring model, Scorenomics assigns a risk rating of 1, 2, or 3. The model was built using the data and payment performance of 17,000 accounts. Applying that model to marginally declined applicants for personal loans, the risk ratings segmented payment default as shown below.



The graph includes the average VantageScore for each risk rating, all in the under-600 sub-prime range. BMS risk ratings complement, rather than duplicate, traditional credit data.