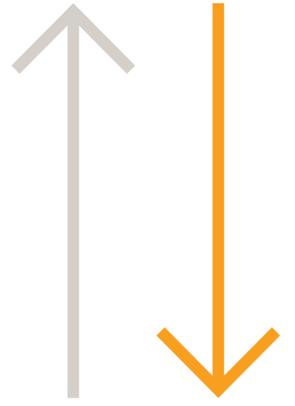


Dramatically reduce credit risk and prevent delinquency, even as debt levels rise

Consumer debt and delinquency rates are trending up—posing an increasing risk for lenders



TOTAL U.S. CREDIT BALANCES ARE UP

850B

as of Q1 2019, an increase of \$33B from the same quarter last year.¹

TOTAL U.S. HOUSEHOLD DEBT IS ALSO ON THE RISE

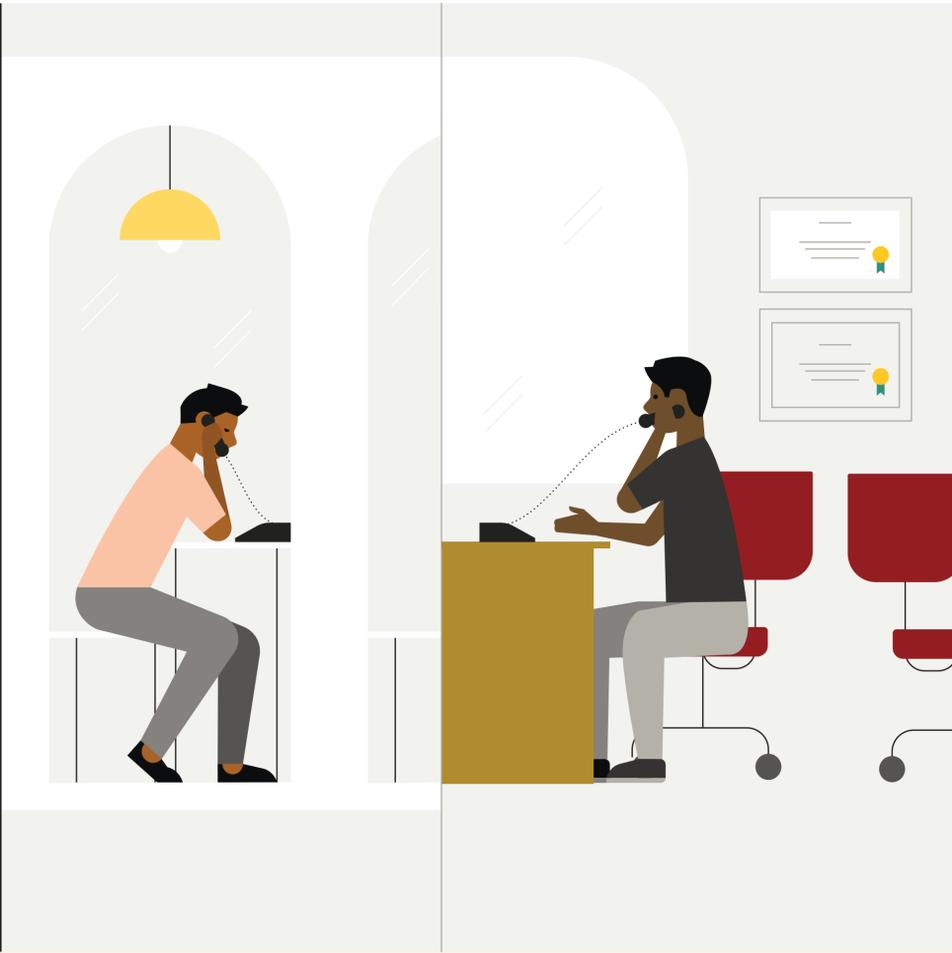
13.7T

as of Q1 2019, and has been rising for 20 straight quarters.²

YOUNGER U.S. CARDHOLDERS ARE CARRYING LARGE BALANCES

60%

between ages 18 to 34 are carrying large balances and/or paying late fees—with about 8% in serious delinquency in early 2019.³



Lenders are looking for better ways to manage risk—going beyond traditional portfolio analysis tools



Traditional approaches are usually reactive—waiting until delinquency has occurred, which is often too late for lenders.

Lenders are interested in using AI technology to help predict risk before a missed payment or default occurs.

Majority of banks plan to invest in AI



of U.S. financial executives say they plan to invest in AI by the end of 2020⁴—yet, only a small percentage are currently using AI.⁵

Brighterion AI for Credit Risk offers lenders a proactive approach



AI enables lenders to predict delinquent account risks to help their customers pay on time and reduce default losses.

Brighterion is a stable, experienced AI partner that provides lenders access to real time insights from multiple sources, and the power to proactively manage credit risks.

Companies finding value from AI



of companies using AI say they are already seeing value from it.⁶

Key benefits of Brighterion AI for credit risk



Reduce default losses, even as debt levels rise



Help customers pay on time and build trust



Make informed decisions



Have peace of mind with a stable and experienced AI partner

1. American Banker, "Household debt hit another all-time high. Is it poised to level off?," February 2019.

2. Federal Reserve, September 6, 2019.

3. cnbc.com, "Credit card mismanagement adds to millennials financial woes," 2017.

4. American Banker, "BankThink: Don't underestimate AI's risks," 2018.

5. PYMNTS.COM, "How FIs are using artificial intelligence and machine learning," 2019.

6. McKinsey, "Confronting the risks of artificial intelligence," 2019.