

Together we dramatically reduce credit risk and prevent delinquency

CREDIT RISK DATASHEET



76%

One global bank reports reduced default-related losses by 76%.

KEY BENEFITS

- Reduce default losses, even as debt levels rise
- Make informed decisions
- Help customers pay on time and build trust
- Have peace of mind from choosing a stable and experienced AI partner

74%

Brighterion provides AI solutions to 74 of the top 100 U.S. banks.

Imagine being able to determine when an account is at risk of becoming delinquent. What if you could gain greater insights that look at full transaction behavior and real-time profiling? Brighterion AI can make that a reality.

Predict delinquency risk before it happens

Credit delinquency and debt levels are trending up—posing an increasing risk for lenders. As debt levels grow, lenders need greater accuracy when screening for credit risk, driving the need to go beyond traditional portfolio analysis to using a more pro-active, multi-dimensional approach.

Lenders and credit companies carry great risk. U.S. consumer debt was \$13.7 trillion in Q1 2019¹, 3.5% higher than it was a year earlier. Credit balances were up, too: \$850 billion in Q1 2019, an increase of \$33 billion from Q1 2018. The same report states that U.S. household debt rose consistently for almost the past five years.

In 2017, 60% of U.S. cardholders between 18 and 34 carried large balances and/or continually paid late fees—with about 8% in serious delinquency². In 2018, the Federal Reserve reported that 7 million Americans were at least 90 days behind on their car loan payments.

Proactively manage credit risk

Brighterion's AI platform is designed to help financial institutions take a two-step approach: predict when someone becomes a delinquency risk, then use AI to optimize an early treatment strategy based on the customer's previous history.

Prediction is based on multiple data points, such as transaction and payment history, current activity and account events. When the system alerts your team to a credit risk, you can proactively reduce credit lines, contact the customer, or offer alternative payment methods.

¹ Kline, Alan, "Household debt hit another all-time high. Is it poised to level off?," americanbanker.com, February 2019.

² Bair, Sheila, "Credit card mismanagement adds to millennials financial woes," cnbc.com, July 11, 2017.

Robust model building



Transaction monitoring

Highly predictive, real-time transaction monitoring that learns each customer's behavior on a transaction-by-transaction basis



Credit policies

Guidelines that define credit and policies such as payment terms and limits



Individual financials

Individual financial information pertaining to accounts, credit, etc.



Simulation modeling

Issuer information, such as settlement data and risk assessments



From data to intelligence with AI Express

AI Express is a proven methodology that builds a custom AI solution in 6-8 weeks and prepares customers for deployment. Using your historic data in any format, AI Express builds a custom AI working model, tailored to your business. You will have results to compare to existing AI, an ROI business case to prove the concept, and a future-proof deployment roadmap.

"Brighterion's scalability is over twice that of its closest competitor in this regard, boasting 62,000 TPS in production. Its streaming infrastructure with no underlying databases is a key driver of this impressive performance."

*AIM Evaluation: Fraud and AML
Machine Learning Platform Vendors
AITE GROUP*

Continuous refinement

Unsupervised and supervised learning improves outcomes over time, creating AI models that grow and mature with the ever-changing behaviors of at-risk consumers, and are personalized to each individual. This continuous, automated refinement of the model enables lenders to keep pace with evolving trends and sophistication. False positives are reduced, producing actionable insights that enable staff to focus on meeting customer needs and addressing delinquency risk before default.

Guaranteed 99.9999% uptime and unlimited scalability

While many of our competitors use a selection of legacy database-driven technologies, only Brighterion technology brings a powerful, distributed file system specifically designed to store knowledge and behaviors. This allows lightning speed response times (below 10 milliseconds), end-to-end encryption and traceability for unparalleled credit risk detection, unlimited scalability and resilience to disruption. We guarantee 99.9999% uptime.

Contact Brighterion to discover why Brighterion AI is critical to your business

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About Brighterion

Brighterion, a Mastercard company, was founded in 2000 and acquired by Mastercard in 2017. The company delivers a leading artificial intelligence and machine learning platform that provides real-time intelligence from any data source, regardless of type, complexity or volume. The platform secures billions of transactions every month and is used and trusted by many of the world's leading organizations and governments in applications for payments, AML and compliance, financial markets, security and defense, healthcare, Internet of Things, marketing and more.

Brighterion AI is a patented technology with self-learning processes. The company has received multiple awards including the Innovation World Series Award and the Morgan Stanley Fintech of the Year Award. Brighterion was designated a 2017 Cool Vendor by Gartner, Inc.

