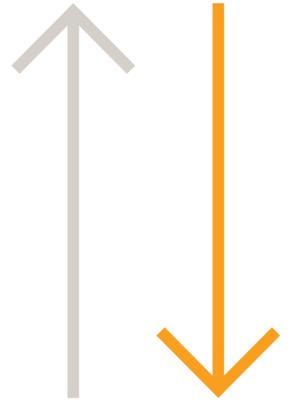


Dramatically reduce credit risk and prevent delinquency, even as debt levels rise

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



Debt levels impacted by the pandemic-driven economic downturn¹

Total U.S. household debt

14.3T

(+2.9% YoY) Fell QoQ in Q2 2020 for the first time since 2014.

Auto loans

1.3T

(+3.5% YoY)

Total U.S. credit card debt

800B

(-5.9% YoY)

Student loans

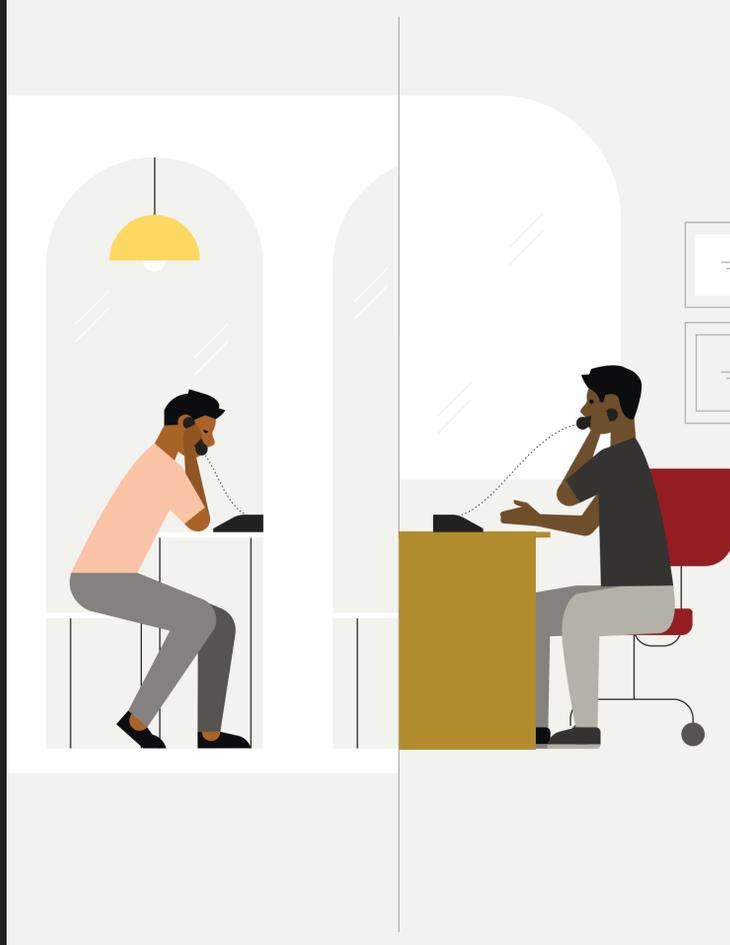
1.5T

(+4.0% YoY)

Mortgages

\$9.8T

(+3.9% YoY)



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



66% of U.S. financial executives say they plan to invest in AI by the end of 2020²—yet, only a small percentage are currently using AI.³

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



80% of companies using AI say they are already seeing value from it.⁴

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. Federal Reserve Bank of New York, Center for Microeconomic Data, *Household Debt Levels*, August 2020.
 2. American Banker, "BankThink: Don't underestimate AI's risks," 2018.
 3. PYMNTS.COM, "How FIs are using artificial intelligence and machine learning," 2019.
 4. McKinsey, "Confronting the risks of artificial intelligence," 2019.