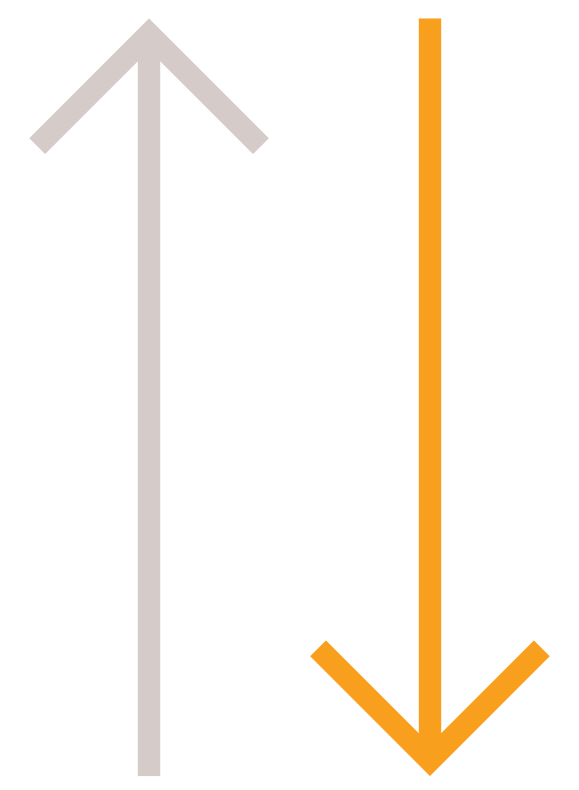


Proactively manage credit risk and prevent delinquency, even as debt levels rise

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



In Q1 2022, \$431 billion of debt was delinquent, with \$299 billion seriously delinquent (over 90 days)¹

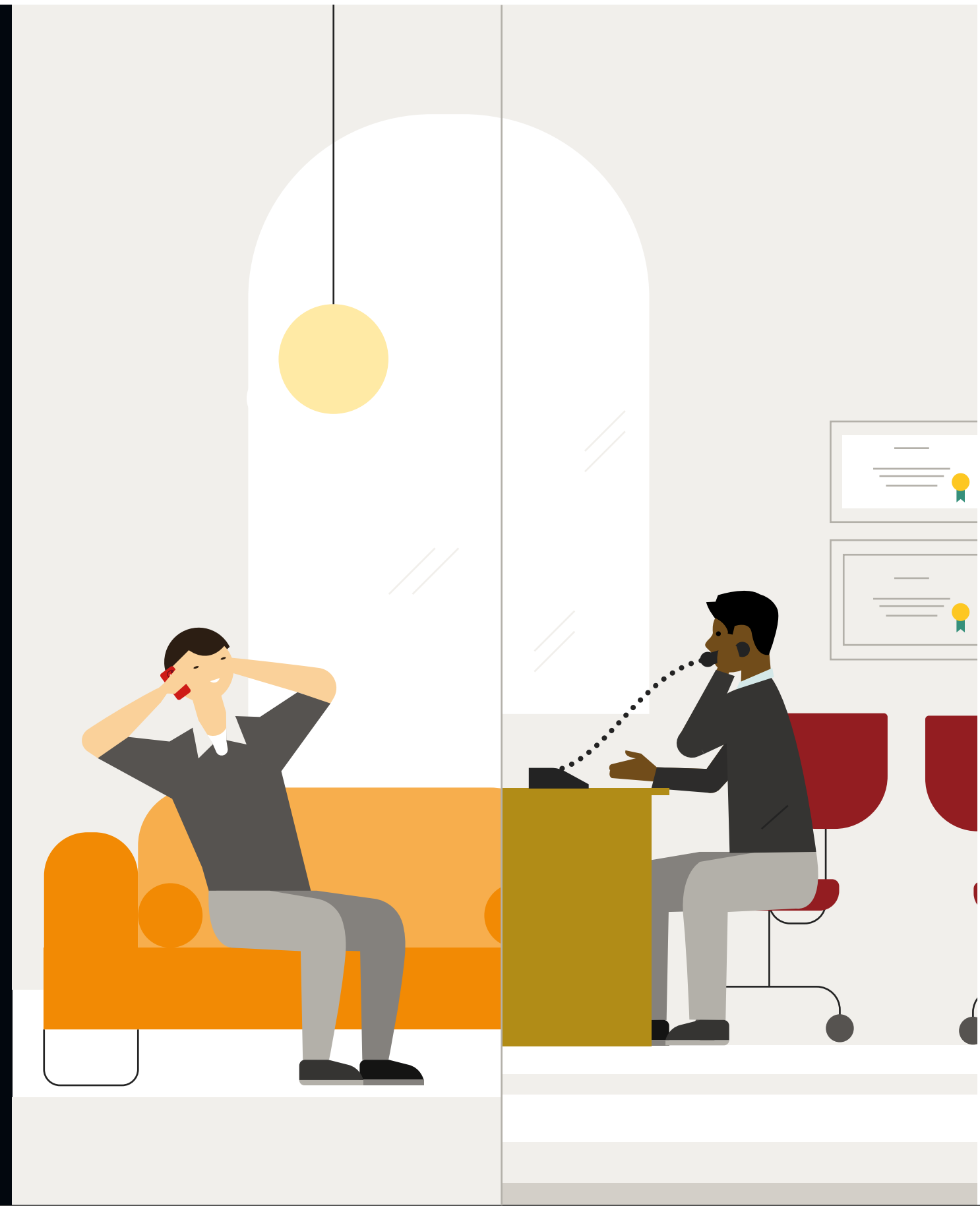
Total U.S. household debt
\$15.84T
 (+8.2% YoY)

Total U.S. credit card debt
\$840B
 (+9.1% YoY)

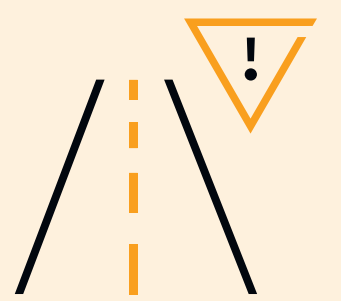
Student loans
\$1.59T
 (+0.6% YoY)

Mortgages
\$11.18T
 (+10% YoY)
 (0.47% in forbearance)

Auto loans
\$1.47T
 (+6.5% 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



86% of global financial services executives plan to increase AI-related investments through 2025.²

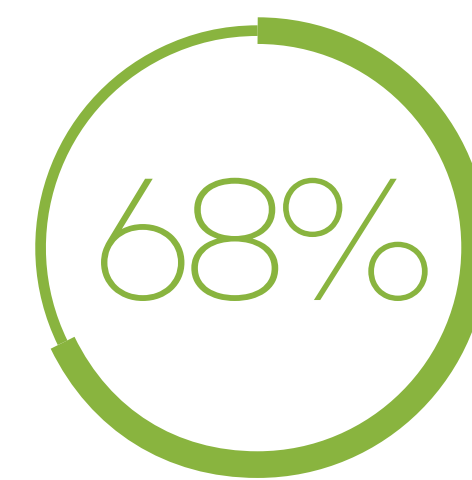
The Brighterion AI Credit Risk Suite offers lenders a proactive approach to managing the customer lifecycle



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

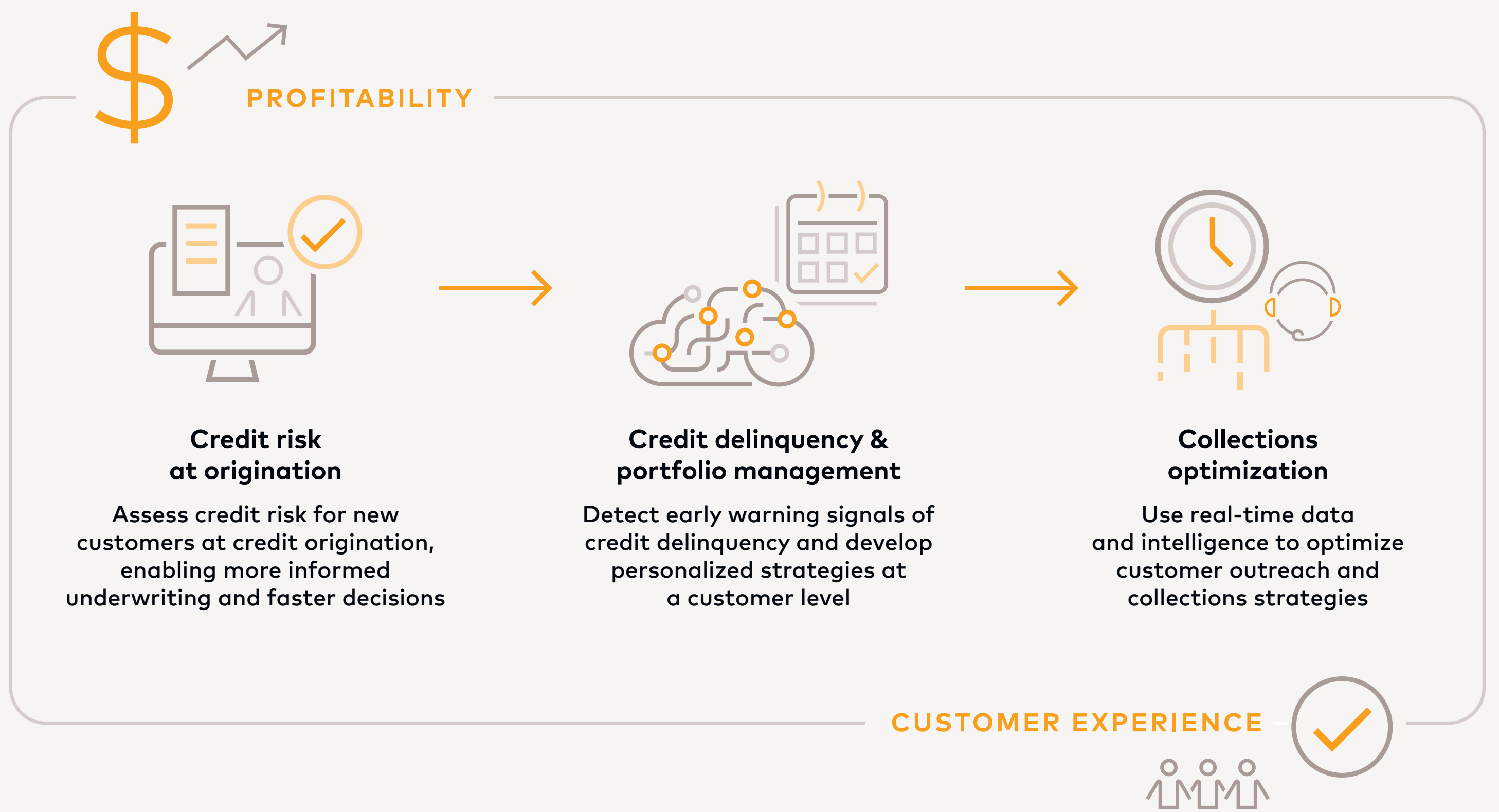


68% of global financial services executives indicated good or even strong ROI from their AI initiatives.³

Manage credit risk across the customer lifecycle

A holistic approach to credit risk management is key to driving sustainable results across the full customer lifecycle.

Gaining a 360° view of each account enables proactive intervention, whether to offer more credit or help customers meet their financial obligations.



Key benefits of the Brighterion AI Credit Risk Suite



Improve the customer experience



Predict losses early to reduce cost



Manage risk through the customer lifecycle



Leverage data across your organization

1. Federal Reserve Bank of New York, Center for Microeconomic Data, Household Debt Levels, May 2022.
 2. The Economist Intelligence Unit, The road ahead: Artificial intelligence and the future of financial services, 2020.
 3. AI Forum, The State of AI in Financial Services, Global Survey Results, March 2022.