



CASH ADVANCE ANALYTICS

Marketelligent is in the business of providing analytic services that help you make smarter business decisions. With deep expertise in Credit Risk and Marketing across Cash

Advance Products (Payday Lending), we offer an affordable global delivery model leveraging the best of domain expertise and analytic capabilities.

Analytics that impact all dimensions of the portfolio P&L

Application

Approval Scorecard

Using customers application data (like age, employment etc) application approval score is developed with risk or revenue as the underlying decision factor

Conversion Scorecard

Using customers application data (like age, employment etc) conversion score is developed with conversion of lead to loan as the underlying decision factor

Risk

First Pay Default (FPD) Scorecard

Leverage FPD score in identifying customers who have a high likelihood of defaulting in first cycle of their loan. This score helps in maintaining a stable portfolio

4th or 5th cycle Risk Scorecard

Identify customers who have high probability to continue to longer cycles without default. It helps in improving the overall loan profitability from a customer without going bad

Revenue

Revenue Scorecard

Using bureau and application data, this score predicts customer level revenue over a period of 180 days. This score helps in identifying potentially high revenue customers

Reactivation Scorecard

Identify customers who have higher tendency to reactivate without defaulting. Since repeat Customers contribute a major proportion of profits, it becomes a prerogative to identify them at application level

Credit Risk Analytics

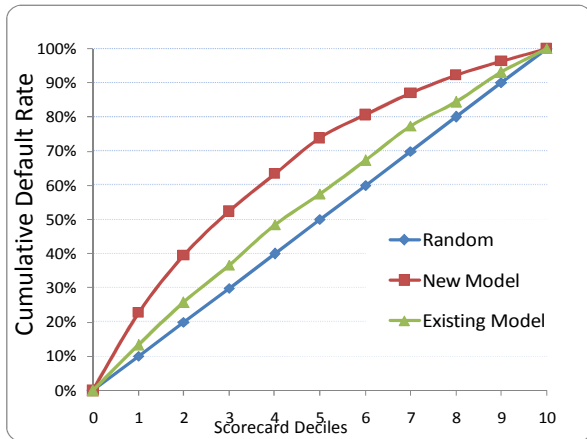
- Credit Delinquency Scorecards, eg. First Pay Default (FPD); Nth cycle default, etc
- Customer Approval and Conversion Scorecards
- Optimal Loan Amount, Pricing and loan duration
- Portfolio Loss Forecasting
- Collections Analytics
- Fraud Analytics

Marketing Analytics

- Profit-based Customer Acquisition Strategy
- Revenue Scorecards; eg Total 180 days revenue
- Campaign Management
- Cross-sell Scorecards
- Re-activation scorecards
- Lead Optimization

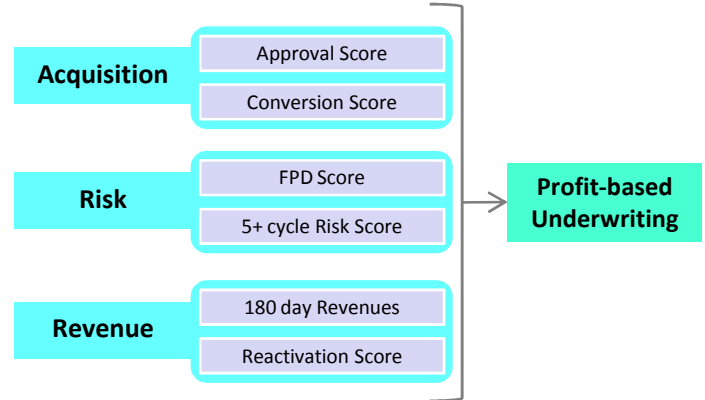
ANALYTICS FOR THE CASH ADVANCE INDUSTRY

PREDICT USING SCORECARDS



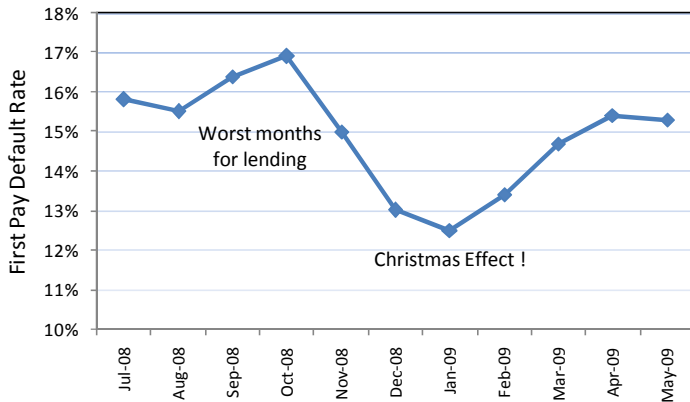
Design, develop and implement predictive scorecards across functions : approvals, delinquencies, collections, etc

UNDERWRITE PROFITABLY



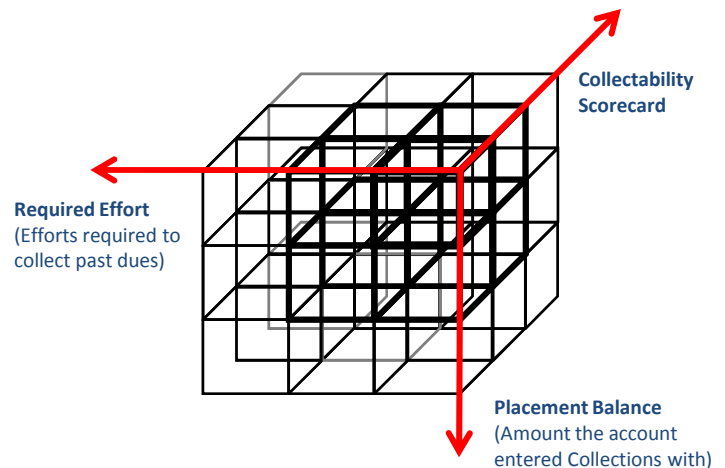
Make Underwriting decisions based on expected Customer lifetime profitability

FORECAST PORTFOLIO PERFORMANCE



Forecast portfolio performance so as to take proactive underwriting and investment optimization decisions today.

MAXIMIZE COLLECTIONS



Develop & implement holistic strategies to collect efficiently; thereby reducing cost/dollar collected

CONTACT

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