

ABOUT **PROFIT MAX** AND CREDIT SCORING!

In the challenging economic environment of today, operators who prudently manage subprime portfolio risk will survive and prosper. With consumer liquidity at extremely low levels, credit scoring is needed to help evaluate the credit risk in new applications. Let's look at some of the important benefits of credit scoring:

- Increased speed - With an automated web-based custom system like **PROFIT MAX** each customer is evaluated and scored more quickly and efficiently. Customer applications are approved and information is verified without significant delays. Automated links with your dealer management software and your credit bureau information produces a seamless credit approval solution!
- Underwriting consistency and accuracy is improved - All important credit application information is gathered and analyzed inside **PROFIT MAX**. Since the system analyzes each customer application using similar rules (based on your own portfolio statistics), consistency occurs during the credit granting process and human error is eliminated.
- Reduced bad debt losses - Good underwriting and good collections go together! **PROFIT MAX** allows you to identify higher risk customers so that deals can be structured to reduce the additional risk. For example, customers on the verge of bankruptcy are not approved because of missed or unverified information and flawed analysis. Credit decisions are made more intelligently and fraud risk is reduced.
- Reduced personnel costs - For large operations with a significant number of customers the use of **PROFIT MAX** as an automated custom credit scoring solution can reduce personnel costs and efficiency. With **PROFIT MAX** fewer personnel are needed to research customer information, check references and make better credit decisions.
- Allows risk prioritizing - **PROFIT MAX** enables underwriters to implement different strategies for low, medium and high risk customers, and match the right customers with the vehicles they can afford.

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- Improves reporting and planning - **PROFIT MAX** enables operators to prepare reports that more accurately identify the differing credit quality of customers in their portfolio. Reports can be created to differentiate risk categories, develop pricing strategies and provide information to help better manage underwriting and collection operations and cash flow.
- Helps you predict losses and raise capital - **SUBPRIME ANALYTICS** helps identify the causes of your losses and provides important information about loss trends which enables you to more accurately predict portfolio performance. When combined with **PROFIT MAX**, operators can make needed underwriting corrections to avoid future losses often created by trial and error. In the capital intensive environment of today, underwriting mistakes cost millions!

PROFIT MAX is not a generic credit scoring system where customers are required to utilize similar or identical business and risk models. Each **PROFIT MAX** installation is customized to your own underwriting and portfolio risk characteristics. **SUBPRIME ANALYTICS** information is used to identify the most important credit attributes and weigh them based upon your own portfolio performance statistics. Our web-based credit scoring product provides an automated credit scoring solution for multiple locations anywhere, anytime.

In summary, good credit decisions don't just happen; they are based upon a careful analysis of applicant information which has been verified and properly evaluated prior to granting credit. **PROFIT MAX** can help you automate this process.

PROFIT MAX and **SUBPRIME ANALYTICS** together provide you with a more efficient and comprehensive approach to better deals and bigger profits.

Call us today for a free, no-obligation consultation.

713-290-8171

PROFIT MAX

BETTER DEALS · BIGGER PROFITS



Subprime Analytics