



DT Default Predictor

The Customizable Model that YOU manage and control!

Retailers, banks and various businesses utilize scoring models to determine the “worthiness” from a loan or credit perspective of existing and potential customers. There are many risk evaluation models available, some of which are Application, Behavior, Collections, Revenue, Attrition, Bankruptcy, Fraud Detection, Payment Projection, Recovery and Response. **DATATRUE** has developed a unique **CUSTOMIZED** risk evaluator model to serve every business and every industry! Its uniqueness derives from two factors:

- *The DATATRUE Default Predictor harnesses the various risk assessment models noted above, and*
- *The CUSTOMIZATION factor allows for variable programing that can be managed by the customer directly instead of being done by the model vendor or provider!*

Risk evaluation models are available in generic, semi-custom or custom model form. If your chosen model is properly developed and designed germane to your specific business needs then they will be much more reliable and less subjective than canned models. Since evaluation models are the most commonly used tool in calculating and estimating a customer’s probability to default, the importance of customization is crucial to your models success. This is why **DATATRUE** created a model that lets the most experienced and qualified expert determine the model factors: **YOU!**

The importance of the **YOU** factor in the model your business uses can **NOT** be under emphasized. The patterns and analysis of the statistical characteristics found in a customer’s history, payment patterns and demands within your business model are the keys to knowing specifically how to customize your model as a crucial parameter in your risk management program as you estimate a customer’s risk level (probability of default) on your road to improved profit and reduced loss.

Many factors influence your unique customized model that can significantly differ from models that are generically industry created. Whether you are analyzing employment status, profession, income, residential status, records of court judgements, number of dependents, or a myriad of other factors that you feel significant, customized risk evaluation offers the needed flexibility.

Risk evaluator models are used for, but not limited to: Controlling Risk, Managing Losses, Evaluating New Programs, Reducing approval and Processing Times, Ensuring that Existing Criteria are Sound and Consistently Applied, Assessing Underlying Risk of Transactions and Increasing Profitability.

Contact your DATATRUE Representative to see how Default Predictor can work for you!



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