

ActionOptimizer™ Suite

Increase Revenues – Reduce Losses – Proactive Risk Management

Feature Highlights

- Early-Identification of High Risk Accounts
- Optimal Account-Level Balance Growth
- Precise Decision Control at the Customer Level
- Advanced Modeling and Predictive Decisioning
- Comprehensive Data Fusion
- Improved Float Decisions
- Predictive Treatment Targeting
- Action Scoring
- Pre-emptive Collections
- Proactive Policy Management
- Precise Decision Control
- Improve Balance Control Ratio
- Superior Event-Based Decisioning Platform
- Champion / Challenger Testing
- Simulation
- Batch and Real-Time Decisioning
- At-A-Glance Status Viewing and Management
- Scalable, High Performing, Flexible

A bad economy fundamentally changes the underlying risk profile of your customer portfolio. Delinquencies typically rise across all segment although not evenly (e.g. by vintage, by bureau score, etc.). Customer segments which historically have been good and always willing to pay, now find themselves for the first time struggling with payments.

With customers under credit stress and/or entering collections, you are now faced with more categories of risk to consider.

- Debtors look different.
- The high risk and early delinquency populations have changed.
- And it's not just a problem of how to deal with high risk customers but how to deal with core customers you have done business with for many years and will likely re-emerge as decent credit risks down the road.

Traditional decisioning applications are not enough in these turbulent times. Organizations need to act faster and smarter to improve collections, contain losses and stop fraud as soon as possible. At the same time, risk professionals require new levels of granularity and clarity in their decisioning process to target and retain the “best customers” with the “greatest revenue potential,” as well as proactively dealing with unprofitable customers.

ActionOptimizer™ Suite

ALI's ActionOptimizer Suite empowers organizations to effectively mitigate risk, reduce credit and fraud losses, and increase the profitability of every client interaction at every stage of the credit lifecycle. Each solution within the suite works alone and together to manage customer policy by more accurately understanding customer value and profitability throughout the credit lifecycle. Organizations can design and implement strategies with action-specific customer level predictive models and treatment specific decision flows that help businesses keep pace with rapid changes in transaction behavior, fraud activities and customer's ability to make payments.

ALI's ActionOptimizer Suite offers an unparalleled blend of intelligent decisioning, adaptable policy management with proactive treatment management that delivers millions of dollars in bottom-line benefits to many of the world's most successfully companies.

- **Proactive Risk Management** – The key to success is your ability to identify problem customers before they emerge and become obvious. That is, early, accurate risk detection of pre-delinquent at-risk customers couple with effective treatment policy. Those companies that can first identify credit problems identify issues earlier than their competitors and have the ability to not only access risk but act quickly, are the companies that will have competitive advantages in obtaining the largest “share-of-wallet.” These are the companies that will be best situated when the business cycle changes, have done the best job managing good customers without jeopardizing the customer relationship, and will capture the greatest levels of good spend on good customers.

- **Pre-Emptive Strategies that Reduce Losses** – Customers current in their payments but at-risk of becoming delinquent are generally easier to contact and more responsive to options. By leveraging predictive analytics and event-based decisioning to more accurately identify this population, you have a much better chance at “course correcting” financial problems while a great number of alternatives exist for both the bank and the customer. In addition, pre-emptive actions can improve your balance control ratio by reducing available credit on unprofitably high-risk accounts.

- **Adaptable Decisioning** – Agile and adaptable decisioning starts with an Analytic Decisioning Platform that enables the development and deployment of customer-focused policies and strategies much faster, easier and more cost-effective than ever before. ALI's Analytic Decision Platform facilitates event-driven, real-time or batch processing of data, business rules, and analytics, including (1) Receiving notification of a customer event, such as a purchase transaction, a payment or missed payment and/or a contact; (2) Accessing, compiling, and fusing internal and external data; (3) Applying analytics and rules to address particular account-based decisions and (4) Taking the appropriate action.



Dynamic Decisioning. Unleashed™

Solutions That Deliver Results for Today's Risk Managers

- 10 of the top U.S. Credit Card Issuers
- 12 of the top 20 U.S. Auto Finance Companies
- 4 of the top Processing Centers
- Top U.S. Telecommunications Companies

**Deployment to ROI
in under a year**

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ActionOptimizer for EarlyDetection ("EarlyDetection System™") accelerates Early-Months-on-Book (EMOB) portfolio management and semi-active existing account assessments for risk, fraud and revenue potential.

ActionOptimizer for Loan Modification ("Loan Mod") quickly identifies "at risk" customers within performing and non-performing loan populations, and identifies the "optimal" treatment or program for each individual account before it is too late to rectify the situation.

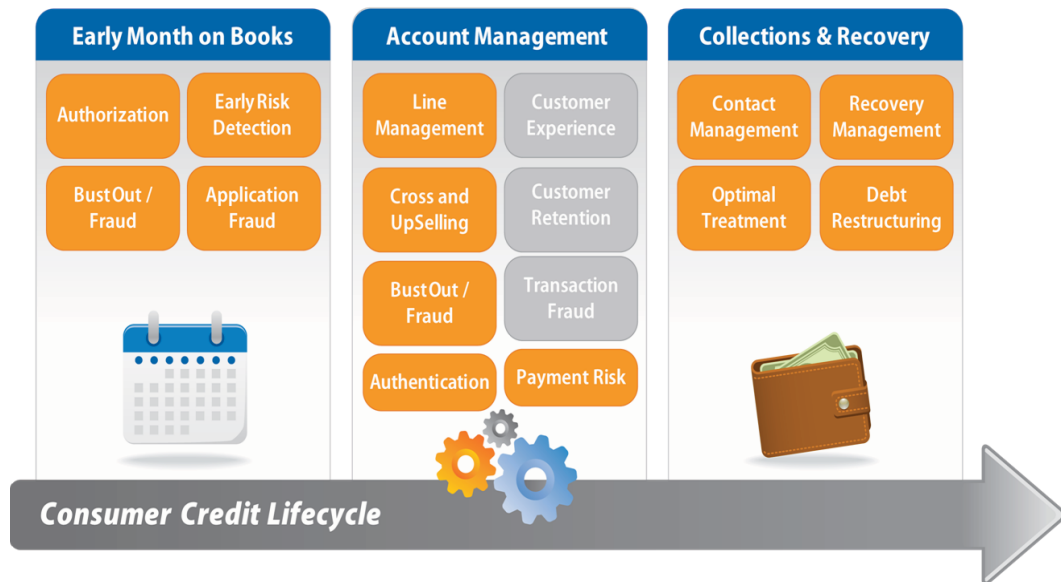
ActionOptimizer for Payment Risk ("NSFGuard®") quickly identifies high-risk or fraudulent payments and increases the accuracy of float/no-float decisions.

ActionOptimizer for Treatment Management

("ActionSelect") drives optimal treatment decisions at the account level by using action scores, optimization and simulation in accordance with business policies and resources.

Contact us today at info@alisolutions.com to empower your operation with event-based analytic decisioning that increases revenues and reduces losses, quickly and efficiently.

Customer Risk Management and Collections



About ALI Solutions™

ALI Solutions provides event-based analytic decisioning applications that empower consumer financial services organizations to preemptively manage risk and improve profitability. ALI's solutions automate the fusion of transaction data with third party data sources to dynamically execute credit, fraud and collections policies that solve immediate business problems while easily adapting to future industry challenges. For over 16 years many of the world's most successful companies throughout North America, the United Kingdom and the Asia Pacific region continue to choose ALI because its applications are proven to help businesses mitigate losses while delivering millions of dollars in bottom line benefit.

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