

# SubscriberWise<sup>®</sup>

*Risk Management Solutions for the Communications Industry*

## FICO<sup>®</sup> 850 - The Perfect Credit Score is a Reality

### PRESS ROOM – FOR IMMEDIATE RELEASE

**Massillon, OH, July 24, 2010** - SubscriberWise, the leader in analytics-driven subscriber risk management and the nation's first issuing credit reporting agency for the communications industry, today announced its member operators have decisioned prospects that have achieved a perfect FICO<sup>®</sup> 8 Score.

"The perfect FICO score is not just a theoretical possibility, but indeed a genuine reality for an extraordinarily small number of prospective subscribers to communications service providers around the nation," said David Howe, president of SubscriberWise. "We've examined data of more than 180,000 credit submissions, exclusively from communications operators, and have found an infinitesimal 0.09% - approximately one tenth of one percent of the total scorable population - has achieved a perfect FICO 850. In other words, to put this into perspective, if one considered the estimated 170 million U.S. scorable adult credit consuming population, only 153,000 perfect FICO scores would exist nationwide based on SubscriberWise statistics alone."

"In fact, looking at the data from one Midwest operator with 47,000 subscribers and 5,570 scorable FICO 8 credit submissions, only 4 prospects decisioned with a perfect score, an amazingly small 0.07 percent," explained Howe. "Another interesting finding, among 20 U.S. operators included in this data set, the highest number of perfect scores was found at a system serving subscribers in Missouri and Arizona. This system had 21 prospects achieve a perfect score, which represents 0.14% of their total submissions, or 0.18% of their scorable files. This same data also revealed the highest concentrations of perfect scores were from residents in Lake Havasu City, AZ, which accounted for 8 percent of the total FICO 850's from our member operators."

"Based on recent credit bureau data, FICO estimates that less than one percent of scorable U.S. consumers, or roughly one million people nationwide, have the highest possible score on our 300-850<sup>®</sup> FICO 8 Score range," said Craig Watts, public affairs director for FICO. "Therefore SubscriberWise's lower industry estimates suggest that communications operators might serve a somewhat riskier population of consumers. This underlines the importance to the industry of using FICO 8 Scores to help manage their risk. In order to generate a FICO 8 Score, a person's credit file at a national credit reporting agency needs to have at least one account six months old or older and have been updated by a creditor at least once in the previous six months."

"And if you're wondering... yes, we inquired with the Midwest operator about their 4 FICO-perfect subscribers and their payment records," concluded Howe. "Not surprisingly, we learned that each of the 4 ultimate achievers has maintained a spotless payment history on their service accounts to accurately mirror their perfect FICO scores; a testament to what is a truly unique accomplishment in the world of credit scoring, as well as the incredibly predictive power of FICO and SubscriberWise."

### **About SubscriberWise ([www.subscriberwise.com](http://www.subscriberwise.com))**

SubscriberWise employs enhanced Subscriber Level Segmentation technology to precisely identify credit-challenged subscribers to ultra-high achievers to maximize sales and boost profits. By incorporating years of communications performance data and proprietary decisioning models, including FICO's latest analytic technology (FICO<sup>®</sup> 8), SubscriberWise delivers unprecedented predictive power with a fully compliant, score-driven decision management system. Combined with Red Flag compliance and operator-controlled rules, SubscriberWise analytics empower CSR's to instantly and accurately respond to payment and credit characteristics with appropriate options for every subscriber. With SubscriberWise, no subscriber request is ever denied because of credit risk factors.

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