

SubscriberWise®

Risk Management Solutions for the Communications Industry

FICO® Scores: Minimal Increase in Previous Year Comparison

PRESS ROOM – FOR IMMEDIATE RELEASE

Massillon, OH, January 25, 2011 – SubscriberWise®, the nation's leading provider of analytics driven subscriber risk management, announced today that FICO scores have largely remained stable and consistent among U.S. communications operators in a previous year comparison, 2009 vs. 2010. The data indicated an average and median score increase of less than 1 percentage point among the study population.

"We've examined 100,000 individual credit transactions with approximately 75,000 FICO scores, among six mid-sized operators from every region of the country," said David Howe, president of SubscriberWise. "Our data included a comparison of 2009 scores vs. 2010 scores, using FICO's latest and most advanced scoring model."

"SubscriberWise data revealed member systems were statistically similar in terms of average and median scores, or demonstrated only slight score increases, for the two-year comparison. Among the best performing operator in terms of FICO score increases, the average score in 2009 was 657, vs. 668 in 2010; a 1.67 percent increase from the prior year. The median score for the same operator was 664 in 2009, vs. 678 in 2010; a 2.10 percent increase."

"Among the six operators in the comparison, the average FICO score was 629 in 2009, vs. 633 in 2010. The median score in 2009 was 621, vs. 626 in 2010; an increase of 0.6 and 0.8 percent respectively."

About SubscriberWise

The nation's first Issuing Credit Reporting Agency for the communications industry, 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® 8 Score), 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.

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