
Subscriber^Wise[®]

Risk Management Solutions for the Communications Industry

You may already know that FICO provides WORLD-CLASS enterprise decision solutions to:

- **More than 400 personal lines insurers in North America and Europe**
- **The 10 largest property and casualty carriers**
- **Two-thirds of the world's top ten banks, and more than 90% of the top 100 US banks**
- **All of the top 50 credit card issuers**
- **More than 150 retailers worldwide**
- **More than 100 telecom providers worldwide, including 17 of the top 20 US wireless and wireline providers**

As the leader in analytics-driven decision management, FICO delivers true enterprise intelligence.

You may also know at the core of SubscriberWise[®] decision engines is a mathematical model created by FICO called the FICO[®] Score. In simple terms, a 3 digit number between 300 and 850 that accurately predicts whether a credit consumer will reach 90 days delinquency or worse (bankruptcy, collection, or charge-off) on any credit obligation during a two year period.

But do you know what makes SubscriberWise the leader in risk management solutions for the communications industry? It's not the fact that SubscriberWise is the first issuing credit reporting agency approved in the United States to deliver consumer credit data exclusively to communications operators. And it's not our intimate knowledge of communications risk management and our comprehensive training program or 'best practices' that will deliver incredible results to your bottom line month after month...

By combining decades of analytical expertise with years of industry-specific data, domain expertise, and proprietary decisioning models, SubscriberWise will **objectively and empirically** rank-order your subscriber with **extreme precision** to significantly mitigate your bad debt and equipment loss. SubscriberWise will instantly segment your subscriber into **one of eleven** rules-based categories from the most exceptional, well-qualified subscriber - eligible for up-sell opportunities that will boost RGU's - to super-**SUB**-prime credit consumers with extraordinary credit risk and extreme delinquency who, despite their most sincere effort, will not be able to manage their service obligation as a result of their immediate financial crisis.

Highly predictive, accurate risk assessment based on math and science that leverages FICO[®] scores in conjunction with robust data sources and combined with a flexible decision management system that operators' control to eliminate fraud, track multiple service requests, reduce churn, collect deposits, and develop subscriber loyalty - even among the highest risk subscribers. That's what makes SubscriberWise the leader in risk management solutions for operators everywhere.

Please consider membership with SubscriberWise for your system. Try it 100% risk free for 30 days. There's never an annual fee, monthly service fee, monthly minimums, and no contracts or obligations with SubscriberWise. Please visit <http://www.learnwisenow.com> to learn more or call 330-880-4848 and schedule a presentation for you and your management team.

FICO is a registered trademark of Fair Isaac Corporation

Copyright © 2006 SubscriberWise, Ltd. All rights reserved.