DMS Summary Attributes®
Consolidated Information
Drives Easier Analysis

TRI-BUREAU SUMMARY ATTRIBUTES

Digital Matrix Systems (DMS) offers tri-bureau summary attributes that can be used for financial risk evaluation, fraud detection and marketing needs, providing DMS clients with consistently derived attributes at all stages – origination, account management and marketing. Clients can select attributes that are most appropriate to their business lines or product offerings. The attributes are standardized, reduce redundant data, and can be combined with internal performance or archived data for predictive modeling. In addition to providing insight into consumer usage of different loan products and account types, DMS Summary Attributes® help assess risk across multiple categories including collections, delinquency, new credit, public records, customer segmentation, usage, and trend.

Discover the power of DMS Summary Attributes®:

- Tri-bureau attributes eliminate the need to code and validate attributes multiple times among various vendors such as the credit bureaus, loan origination systems, model developers and marketing companies.

- Manage and monitor existing customer accounts, leveraging uniform financial risk evaluation throughout the lending cycle.

- Develop more powerful statistical models by applying values to attribute calculations that might otherwise result in zero or null, by leveraging the derived imputation option.

- Reduce redundant data and combine attributes with internal performance or archived data for predictive modeling.

- Leverage the option to suppress and exclude authorized user tradelines from attribute calculations.

- Use consistently derived credit characteristics throughout the lending cycle.

- Can be leveraged in marketing stage process from DMS that uses the same approval criteria for both marketing and production to ensure equivalent evaluation and generate a greater return of approved applicants.

Consolidated Credit Information

- Attributes are uniformly distilled from each of the major credit bureaus

- 2,622 attributes cover 37 industry groups and nine risk categories

- Integrated with multiple loan origination systems

- Complete coverage of the consumer credit file across bureaus and bureau versions

- Option to suppress or exclude authorized user tradelines from attribute calculations

A combined total of over 2,600 tri-bureau attributes help clients leverage the power of data:

- **DMS Summary Attributes®**
  Consolidate credit information for easier analysis by application and decisioning platforms, turning redundant data info valuable information.

- **Derived Attributes**
  Combine existing DMS Summary Attributes® to better identify factors that separate good behavior from bad, increasing the value of credit bureau information. Over 800 derived attributes are available for modelers that are easy to use and more convenient than custom coding additional attributes.

- **Insurance Attributes**
  Improve profitability and reduce costs with insurance-specfic attributes. Developed specifically for insurers, screening out information that cannot be used in insurance rate decisions and eliminating medical trades and insurance inquiries.

- **Loan Modification Atributes**
  Specialized set of tri-bureau attributes helps clients detect and monitor loan modifications effectively. Six specific scenarios are addressed, including deferred, forbearance, natural disaster, loan modification, payment plan, and inferred modification.

- **Trended Attributes**
  These attributes provide a view of the customer that leverages credit data at specified points of time, including credit utilization, past balances, and payment history. These data points can help companies tailor marketing offers in the acquisition state, as well as assign or increase credit limits.

- **Supplemental Attributes**
  This set of 167 attributes is broken out into auto, bankruptcy, collections, deferred education categories, public records and tradeline, new credit, experience, usage and delinquency. Beneficial to all lenders, particularly auto finance companies.

In addition to the standard DMS Summary Attributes®, many lenders like to use custom attributes tailored to their exact business needs. DMS has a highly experienced Decision Science team that can work with you to define, code, test, and deploy custom attributes into production.