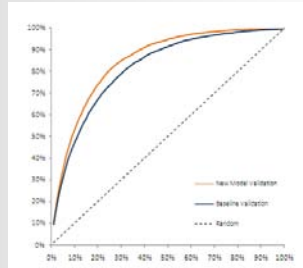


For this major credit card company, we used a range of next-generation analytics—brought together via Opera’s proprietary “Ensemble” techniques – to significantly improve credit scores vs. FICO

## LOGIC REGRESSION

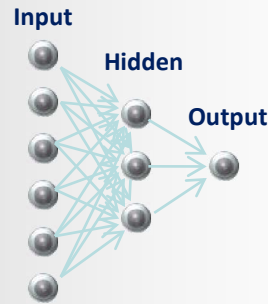
- LR captured the linear relationship between inputs and target



## RESULTS: IMPROVED CREDIT SCORES

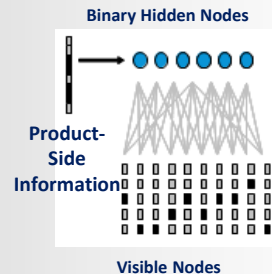
## NEURAL NETWORK MODEL (NN)

- NN model was used to:
  - Rapidly find hidden structures and correlations within massive amounts of data
  - Effectively deal with nonlinearities, diverse data, and interrelated variables



## RESTRICTED BOLTZMAN MACHINE (RBM)

- RBM uncovered hidden structures and correlations – particularly where data was scarce and incomplete



Lorenz Curves of Ensemble model and FICO (100%)

