

Acquisitions Approach

2OS has assisted multiple clients on acquisitions related projects. These projects have included assisting in the creation of credit 101 policies and revising incumbent client strategies. Client goals have involved wanting to approve more people while maintaining risk, wanting to lower risk, and trying to adjust strategy due to Covid. 2OS has developed robust lifetime models that are custom made for the client's needs.

Model builds

2OS uses rank ordering models, which are developed for both response and collectability, but can also build off of existing client models. These models can involve segmentations that may be as granular as the account level.

Marketing aspect

Many acquisitions projects involve a marketing aspect. 2OS will build both valuation as well as response models to test strategies surrounding to whom, how often, and what to mail in order to obtain the optimal results.

RESULTS

2OS acquisition projects typically result in more **value generation**, **reduced losses**, and **lower capital charges** for our clients.

The graph shown is an example of results from a credit policy development for a top 10 issuer. This project resulted in lowered exposure, assets, and losses, along with increased profits.

