



R·D·S

RECOVERY DECISION SCIENCE

Maximize your return
by scoring the luxury level
of homeowner properties

PAYMETRIX LUX

HOME LUXURY SCORING

powered by **uniFund**

WHAT IS IT?

Paymetrix LUX is a sophisticated property scoring algorithm that uses machine learning to accurately determine the quality of homes by evaluating their "luxury level".

Calculate the luxury level
in order to determine
the ability to pay



HOW DOES IT WORK?

Paymetrix LUX employs both machine and deep learning techniques to score the "luxury level".

- ✓ Proprietary tool examines actual exterior and interior images of the property
- ✓ Inspects images to classify the type of room and determine the luxury level for that individual room ranging from 1-8
- ✓ Provides a final luxury level score for the entire home based on the images and scores for each room within that home

ROOM

1.1

1 8



IDENTIFIED AS "KITCHEN"

4.1

1 8



IDENTIFIED AS "KITCHEN"

7.9

1 8



IDENTIFIED AS "KITCHEN"

HOME

1.5

1 8



4.7

1 8



7.5

1 8



Provide better asset insights
leading to quicker profits

WHAT DOES IT DO?

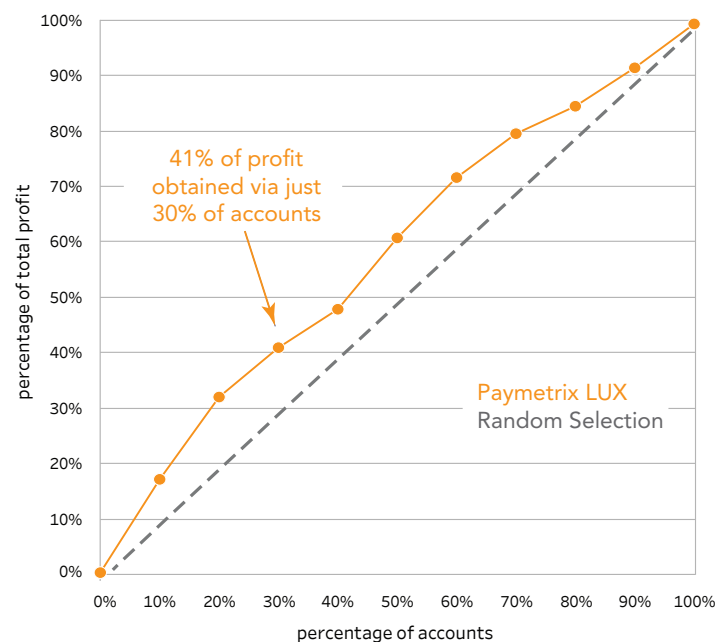
Paymetrix LUX provides a fast and inexpensive way to score the luxury level of homes. Because consumers living in homes with higher luxury levels are, on average, more likely to pay, LUX allows you to better prioritize your account decisions.



Score home luxury in order to
prioritize account decisions

CASE STUDY

The illustration utilized a sample of 50,000 previously-litigated accounts. At 30% of the accounts, LUX returned 41% of the profit for a lift of 11%.



All homes are not created equal

Check us out at:

- RecoveryDecisionScience.com
- @RDSscientist (Twitter)

Or contact Kacey Rask at:

- Kacey.Rask@unifund.com
- (513)246.6261



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