

News Release

D.A.Consortium Inc.
Data ForeVision, Ltd.

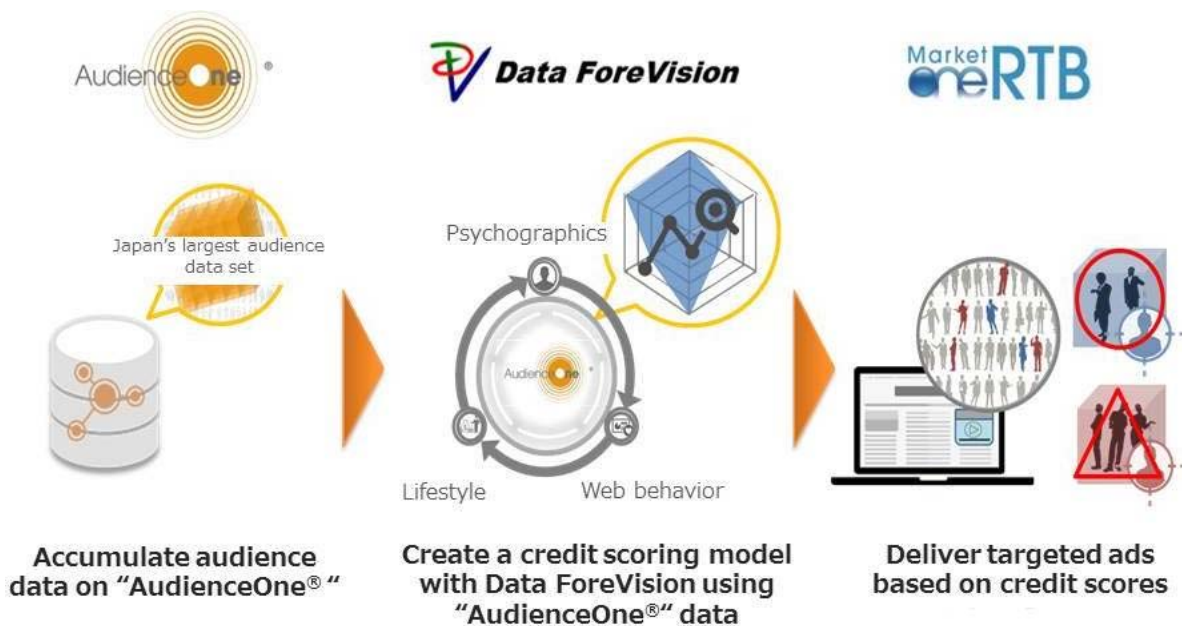
DAC and Data ForeVision co-develop a credit scoring model
Launched a targeted ad product using credit scores,
as part of FinTech service development

Tokyo, October 30, 2017 --- D.A.Consortium Inc. (DAC) and Data ForeVision, Ltd. (Data ForeVision), which provides consulting and mathematical analysis services to megabanks and numerous other financial institutions, have jointly developed a credit scoring model based on audience data retained on "AudienceOne®" (*1), DAC's DMP.

DAC and Data ForeVision started researching the development of FinTech services together in June 2016 (*2) . Results from the first research stage led to the development of a new credit scoring model based on "AudienceOne®" audience data. DAC has started offering targeted ads based on credit scores on its "MarketOne®" DSP, the first ad product to use this model.

Until now, financial institutions have used targeting technology to provide product and service information to potential customers. The problem is even when advertisements result in requests for materials or applications for credit services, they do not necessarily lead to completed contracts because some potential customers fail credit reviews. By using this credit scoring model however, financial institutions can analyze and forecast in advance a user's ability to pay and deliver ads to users with a high probability of passing credit reviews. This, in turn, is expected to boost contract completion rates.

[Ad delivery flowchart]



Besides ad delivery, this model's technology can be applied to customer analysis by clients. For example, clients can analyze the purchasing power of their site visitors and more accurately gauge the intentions of potential customers. This can help raise the quality of marketing activities.

DAC and Data ForeVision intend to develop and enhance solutions suited to many digital business applications, such as developing logic for setting credit limits on e-commerce payments that relies on client-held customer data and the credit scoring model. Moreover, the two companies are capitalizing on the knowledge gained from developing this model to research and apply data fitting a wider range of industries.

- (*1) AudienceOne is Japan's largest Data Management Platform (DMP) offered by DAC with 480M unique browser cookies and 1 trillion data points to provide high-definition third party data through analysis. AudienceOne integrates various data to analyze and visualize users' behavior, CRM, advertising campaign and panel survey results, which provide marketers an environment where they can pursue new user acquisition and improve LTV of existing users.
- (*2) See our news release of June 17, 2016, "DAC and Data ForeVision Launch Joint Research Project into FinTech and Big Data" (in Japanese). http://www.dac.co.jp/press/2016/20160617_fintech

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<Corporate Information>

■ Data ForeVision, Ltd.

Representative : Akihiro Owada, President
Head Office : Hama Rikyu Parkside Place 15F, 5-6-10, Tsukiji, Chuo-ku, Tokyo
Established : August 1996
Business : Software development, Software sales, Software maintenance,
Consulting service, analyzing, model building service

■ D.A.Consortium Inc.

Representative : Masaya Shimada, President&CEO
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Established : December 1996
Business : Online media transaction related business, Solution business,
Ad Operations Business

※DAC is a 100% subsidiary of D.A.Consortium Holdings Inc.

■ D.A.Consortium Holdings Inc.

Representative : Masaya Shimada, Representative Director & President
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Established : December 2016
Listing Market : 2nd Section of Tokyo Stock Exchange (Stock code: 6534)

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