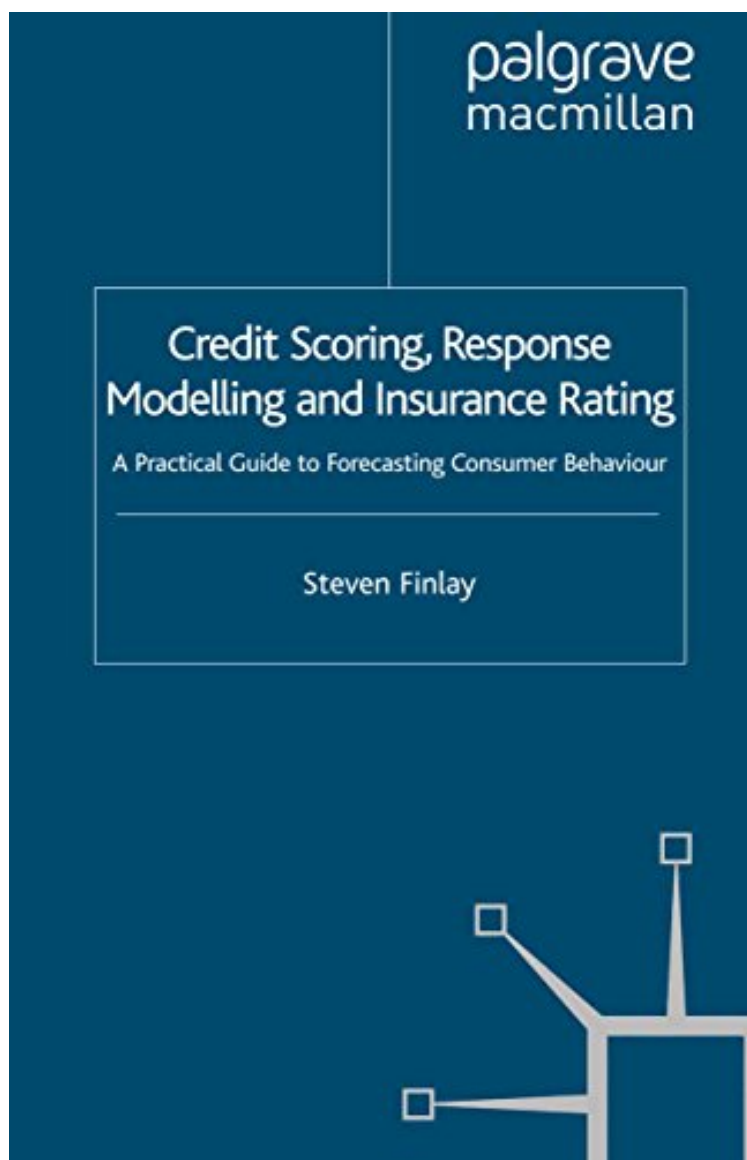


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About the Author STEVEN FINLAY has worked in the field of predictive analytics for over fifteen years. His research interests cover all areas of consumer credit, forecasting and data mining. He is currently Head of Analytics at HML in the UK and is a Visiting Research Fellow at the Lancaster University Management School, UK.