

Account ALERT Service

**Monitor Your
Accounts With
An Automated
Alert Service**

Intelligent Data for Smart Decisions



A First Advantage Company

Account ALERT Service

MONITOR YOUR ACCOUNTS FOR STATUS CHANGES

By the time you discover that a consumer is about to become a charge-off, it may be too late to take action. Teletrack now offers existing customers pro-active notification of positive and negative status changes in their current accounts as the changes occur.

Using our Account ALERT service, you can designate different types of status changes you want closely monitored. Based on certain types of alerts, you can prioritize accounts for early collection or alter your collections strategy to pursue more aggressive recovery tactics at a critical time — before the account becomes a costly charge-off. For example, certain alerts warn of an account that has just charged-off with another business, prompting you to pay closer attention to that consumer who has an account with you as well.

Receiving status changes as they occur provides you with the opportunity to reevaluate the account based on new information. In addition to current account information, Account ALERT also offers you an invaluable tool for fighting charge-offs — time.

When you are notified that a consumer has shifted from being an acceptable risk, to a potentially unacceptable risk, you have time to intervene and

prevent the account from becoming another charge-off. At this point, you may choose to address the situation by accelerating your collections process to help ensure payment.

Knowing if a consumer has just charged-off with another creditor, is planning to move, or is facing possible eviction, is a powerful tool in fighting the war against skips and charge-offs. Teletrack's Account ALERT delivers current information to help you manage your accounts and help you maximize your profitability.

TELETRACK ALERTS

Account ALERT can be applied in many industries. If you own a rental purchase business, do you know where your big screen TV will be next week? Knowing the location of your merchandise is critical to maintaining a healthy bottom line. Using Teletrack during the order approval process is a great way to reduce your exposure to risk, but what happens once the consumer leaves your store?

Once the consumer takes delivery, he or she could decide to relocate with your merchandise without informing you. Account ALERT is ideal for rental purchase

ALERT Service Benefits

- Prioritize accounts for collections and shape collections strategies
- Decrease charge-offs with advance notification of high-risk behavior
- Choose which accounts to monitor and which actions trigger an alert
- Designate the industries from which you want alerts generated

INDUSTRIES SERVED

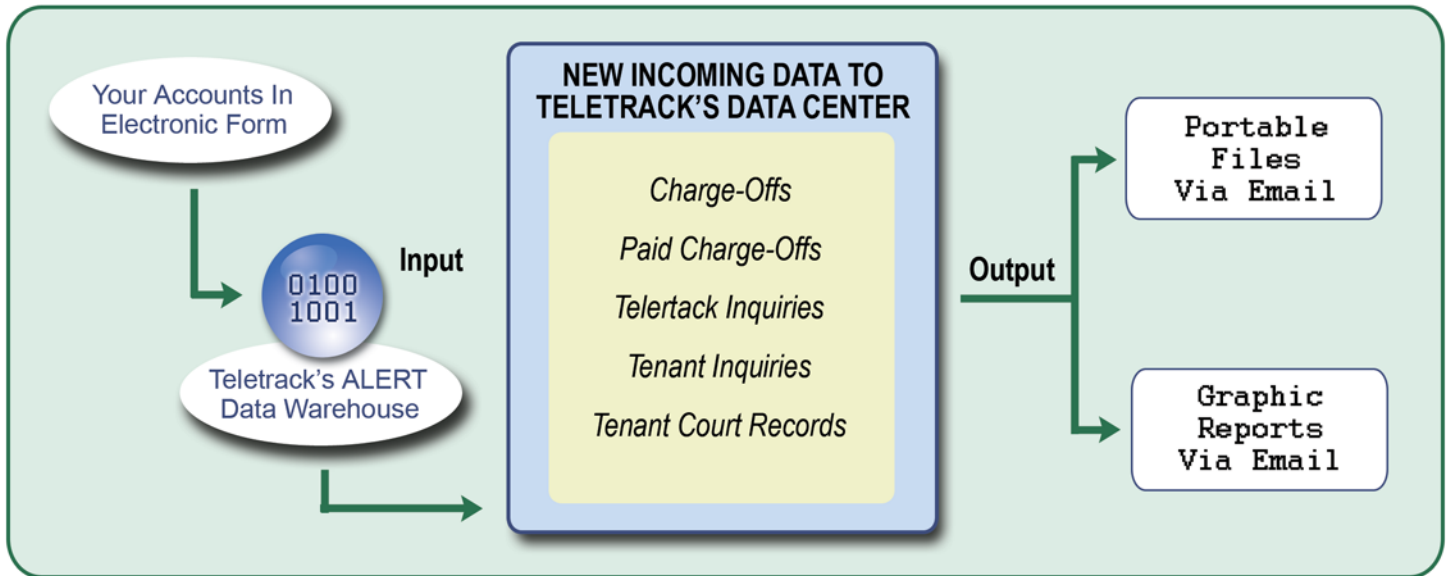


Access Unique Data.

Visit Us Online At www.teletrack.com/alert
Or Call Teletrack Today At 1.800.729.6981.

HOW THE PROCESS WORKS

As a Teletrack subscriber, you can use Account ALERT by sending Teletrack a list of accounts you want to monitor for status changes. You control which accounts are monitored and the duration of the monitoring, by sending Teletrack periodic updates that include new additions or deletions to your list of accounts. You also decide which status changes trigger an alert for your accounts. Every day, Teletrack will monitor your reported accounts for activity. When a designated activity is detected, Teletrack will send you graphic reports or importable files detailing the status changes.



companies because it provides advance notice of a consumer's attempt to relocate, and it places you one-step ahead of a potential skip.

If you are operating a consumer finance operation or auto finance business, the same advantages of Account ALERT apply. The key to subscribing to this service is proactive notification of status changes in your current accounts, regardless of your business type. Plus, the nature of Teletrack's data on primarily non-traditional credit consumers helps you ensure that your alerts will include new and unique information.

Working in conjunction with our regular service, Account ALERT will monitor your accounts for a number of critical status changes including possible change of residence, impending eviction or suit for back rent, and for reports of recent charge-offs or skips with other businesses. An alert can help you tailor your account management strategy by allowing you to reevaluate a consumer based on new information.

If the account status change is negative or indicates an increased risk of skipping or charging-off, you may choose to fast track your recovery process to prevent a loss. Find out more about how Teletrack's Account ALERT service can help you prevent consumers from disappearing with your money or merchandise.

Account Status Updates:

- **CHARGE-OFF ALERT** - A business reported the consumer as a skip or charge-off
- **PAID CHARGE-OFF ALERT** - A business reported the consumer has paid a charge-off
- **INQUIRY ALERT** - A business has made an inquiry on the consumer
- **TENANT INQUIRY ALERT** - A prospective landlord inquiries on a consumer indicating an impending change of residence
- **TENANT COURT RECORD ALERT** - A public record alleged matters with a landlord such as an impending eviction or suit for back rent

Teletrack Services

Specializing in providing information on non-traditional consumer credit applicants, Teletrack offers a full complement of services to help you manage "risk" beyond mitigation to "opportunity maximization." Teletrack's predictive data elements will provide the lift you need for an improved risk analysis process, which allows you to qualify more applicants and better target non-prime consumers.

RISK MITIGATION

Immediately identify applicants that pose a high likelihood of charging-off, based on their payment history with other specialized lenders and finance companies.

FRAUD DETECTION

Teletrack's SocialGuard® service compares the applicant's Social Security number with unissued and recently issued numbers, as well as numbers assigned to individuals reported as deceased. Our SkipGuard® service alerts you to individuals who currently have multiple open loans or service agreements.

IDENTITY VERIFICATION

Access Teletrack's Identity Verification Solutions and receive valuable insight into the potential fraud risk associated with a pending transaction. This data helps you confirm the consumer's identity and uncover inconsistencies that may indicate potential fraud.

SKIP-TRACING

Our PeopleLocation™ service places every Teletrack business in our nationwide network on alert for all of your charged-off accounts. Whenever one of your reported charge-offs attempts to do business with a Teletrack subscriber, we provide you with any new information that may assist you in your recovery efforts.

DECISIONMANAGER™

DecisionManager standardizes your approval and denial process by providing you with statistically proven scorecards and a powerful decisioning engine for making objective and consistent applicant decisions.

LIST SUPPRESSION

With Teletrack's SmartScreen™ service, we can assist you in creating powerful, targeted customer lists for your campaigns by suppressing prospects from your lists. Our suppression service lets you focus your dollars and your energy on bringing more profitable consumers into your business.

ABOUT TELETRACK

Founded in 1989, Teletrack provides lenders and businesses with the actionable intelligence they need to make smart decisions. Businesses across the country access our consumer data for risk mitigation, identity verification, fraud detection, and skip-tracing. In a climate of increased regulation, we give our customers the ability to manage "risk" well beyond mitigation to "opportunity maximization." Teletrack is a wholly-owned subsidiary of First Advantage Corporation, a leading risk mitigation and business solutions provider.

Teletrack receives information from a variety of sources. Our databases contain unique consumer information that isn't available from other information providers. When you use Teletrack, you gain *Actionable Intelligence* — the right information at the right time so you can make the right decisions for the right reasons. Actionable intelligence creates new opportunities for you and your applicants.

As an FCRA-compliant consumer reporting agency, Teletrack gathers records from businesses across the country that cater to non-traditional credit consumers. Using dual state-of-the-art data centers, Teletrack delivers unique data and decisioning solutions to a variety of businesses including payday loan companies, rental purchase stores, cable/telecom companies, non-traditional consumer finance businesses, non-prime auto lenders, and credit unions. Teletrack's unique data includes credit inquiries, account charge-offs, paid charge-offs, and open loan data from businesses whose target market is primarily high-risk, non-prime consumers. The Teletrack databases also include Landlord/Tenant Court Records from across the U.S. and consumer bankruptcy data.



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