



Auto Finance Solutions

Non-Traditional
Consumer Credit
Data For Risk
Mitigation And
Decisioning

Intelligent Data for Smart Decisions



A First Advantage Company

Auto Finance Solutions

UNIQUE NON-TRADITIONAL CONSUMER CREDIT DATA TO OPTIMIZE YOUR FINANCIAL DECISIONS

Teletrack offers unique, non-traditional consumer credit data that provides you with critical information on your applicant's activity in the specialty finance market. This data is proven to expose underlying credit risk beyond traditional bureau data throughout the credit cycle — in originations, servicing, collections, and recovery.

As a fully compliant, FCRA-regulated credit bureau, Teletrack gathers and reports information from a nationwide network of businesses serving high-risk and non-traditional credit consumers. These businesses typically do not report to traditional credit bureaus and as a result, the consumer's current activities are quite often not available. Incorporating Teletrack data into your risk assessment models helps you get a more complete applicant picture. Utilization of Teletrack's non-traditional data strengthens predictive models, helps increase the effectiveness of collections and recovery efforts, and improves skip-tracing, helping you increase the rate of return on your non-prime portfolios.

NON-TRADITIONAL CONSUMER CREDIT INFORMATION FROM A NATIONWIDE NETWORK

Teletrack's unique data is contributed by payday advance merchants, rental purchase businesses, and related companies interacting with non-traditional



credit consumers. If a traditional credit report indicates that an applicant has a large gap in his or her credit history, this may not mean that the individual is inactive. The individual may be frequenting businesses that cater to the high-risk or non-traditional market. Our information provides you with a history that includes open and paid charge-offs on specialty finance or rental agreements; notification if the individual has two or more open agreements; and previous inquiries on your applicant. Leverage Teletrack's data so you can improve your assessment of credit risk and refine risk-based financing to qualify more applicants and better target non-prime consumers.

SOFTWARE INTERFACE

Our real-time information is easy to access and integrate into your current loan origination, servicing, collections, and recovery processes. Once Teletrack receives your inquiry, our system compares the applicant information to the data in our databases and notifies you of the consumer's credit history.

ENHANCE PREDICTIVE MODELING & APPROVE APPLICATIONS

Credit scoring models are only as good as the data available for a particular applicant. Teletrack's highly predictive data from special finance lenders marketing to underserved consumers can fill in the gaps of traditional credit bureau reports and improve portfolio performance.

Incorporating Teletrack information into your risk models and decisioning processes can provide you with a more accurate prediction of how an applicant will perform on financing terms in the future, including consumers that have no credit file or a "thin" file. In

Use Our Data To Help Manage Risk And:

- Increase The Number Of Qualified Applicants
- Detect Potential Fraud
- Monitor Current Accounts
- Locate Charged-Off Accounts

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

Skip-Tracing from Teletrack

- Unique Data for Locating Skips
- Batched-Based Processing
- Real-Time Reporting
- Employment Information

In addition, Teletrack has the analytical experience and resources to help you build predictive models and decisioning systems for use in your risk analysis processes.

ACCOUNT ALERT FOR COLLECTIONS

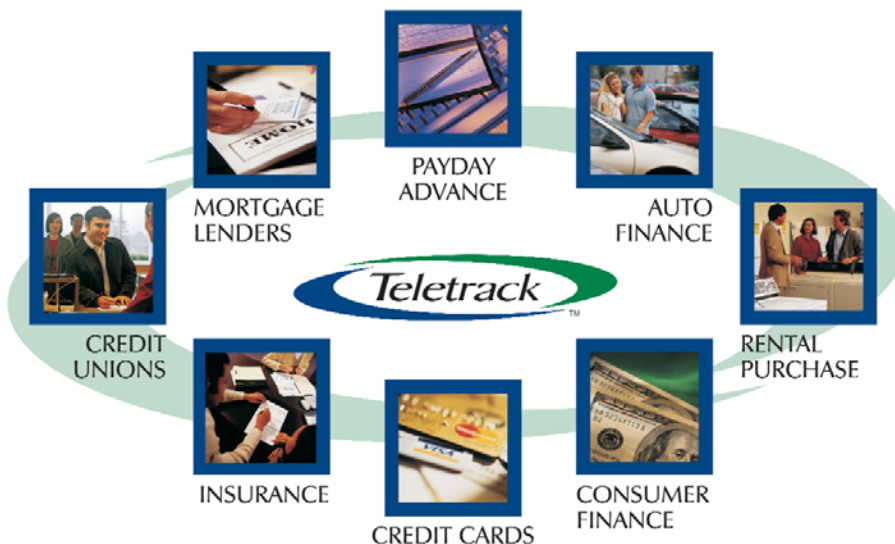
Teletrack offers real-time account monitoring that proactively notifies you of positive or negative changes in a consumer's credit status. When using the service, you can closely monitor high-risk accounts for status changes that may indicate an increased likelihood of an account becoming a charge-off. Based on the status changes in the alert, you can prioritize accounts for

early collection, and you can alter your collections strategy to pursue more aggressive tactics. Auto finance companies may leverage this service by sending Teletrack a list of consumers they want to monitor, along with periodic updates that include additions or deletions. Teletrack then monitors your reported consumers for activity in real-time. When activity is detected, Teletrack will report any status changes.

IMPROVE RECOVERIES & LOCATE SKIPS

When you use Teletrack to locate delinquent accounts, you are effectively placing every business that uses Teletrack across the country on alert for your reported skips, charge-offs, and deficiency balance accounts. Once you report a consumer, our system searches for activity from a previous specified time period, usually 30-90 days, and then from every day forward. Teletrack continues looking for these individuals until you authorize us to stop. Our experience proves that a high percentage of charged-off accounts eventually surface at another business offering non-traditional financing services. When one of your charged-off accounts attempts to do business with any Teletrack client, we inform you immediately and provide you with current information that may assist you in recovery.

INDUSTRIES SERVED



"I would recommend using Teletrack even if one out of every ten customers has negative history in the report, it's that 10 percent that will end up costing you money if you don't investigate their payment history. In the long run, it really saves you money to know about these people before making the deal"

~ Stan Kaizer
Senior Branch Specialist
CNAC

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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