

Consumer Finance Solutions

CoreLogic® Teletrack™ creates fast and cost effective access to proprietary, non-traditional consumer credit data and an unparalleled suite of credit risk and fraud prevention solutions. In addition, Teletrack acts as a full service data provider, enabling single-point access to additional third party external databases. Teletrack processes more than 10 million inquiries, scores, decisions and updates per month to support the risk assessment needs of payday loan providers, installment lenders, rental purchase companies and other consumer finance businesses serving consumers with less than perfect credit histories. In addition, we maintain approximately 215 million consumer credit records representing more than 35 million unique consumers.

Credit Risk Assessment

Access our consumer data to better gauge the credit risk associated with an applicant so that you can customize lending practices to meet the consumer's needs while maintaining your risk tolerance. Teletrack has developed tools for payday, installment and line of credit financing. Information from our unique database alerts personnel if the applicant has previous inquiries, open or paid charge-offs or open loans.

Our positive loan data allows you to evaluate an applicant based on past repayment history, current loan balance and total number of open loans. Loan performance data provides additional information about a consumer's credit performance. In addition to detailed credit performance history, Teletrack is able to return more than one-hundred credit variables, which may be useful in helping to predict credit performance.

Fraud Prevention

Access Teletrack to perform an application fraud check using Social Security number (SSN) validation and identity verification services. SocialGuard® helps to identify if an applicant is attempting to use a fraudulent SSN on an application. Teletrack indicates if an SSN has been found in our database containing unissued numbers, numbers that belong to a person who has been reported deceased, or numbers issued within five years.

Identity verification analyzes information across the Teletrack data sources to help confirm the consumer's identity and uncover inconsistencies that may indicate potential fraud. Teletrack also returns association and comparison matching information between the name, SSN, address, date-of-birth, and phone number using its existing charge-off, inquiry and open loan data reported from thousands of businesses nationwide.

Scoring Services

Teletrack offers scoring capabilities to help you bring consistency, control and speed to the approval process. Scoring helps you manage unbiased treatment of applicants, increase approvals, reduce operating costs and improve customer service. In addition, these services also allow you to improve the management of your portfolio by measuring and forecasting the impact of changing your lending policies.

RISK AND FRAUD SOLUTIONS

Risk Management and Consumer Information for Non-prime Lenders

- ▣ Non-traditional Credit Data
- ▣ Fraud Prevention
- ▣ Scoring Services
- ▣ Collections
- ▣ Supplemental Data Sources
- ▣ Public Records Data
- ▣ Checking Data

Collections

Teletrack offers a number of skip tracing services to meet your business needs. Our suite of collection solutions provides you with new information that may allow you to locate and recover funds from past charge-offs. These services use the Teletrack databases to place businesses on alert for your accounts after they have been reported and searches retroactively to obtain new information that may aid your collection processes. When you report a charge-off to Teletrack, the SSN is compared against all inquiries in our databases for the previous 30 days. When a match occurs, Teletrack collects all of the available new information on the individual. This may include current address, phone number and employer, as well as any other information that may be useful in locating the person. Going forward, when a subscribing Teletrack business inquires about one of your charge-offs, we may obtain new information about the individual from the recently completed application and provide it to you.

Supplemental Data Sources

The Teletrack XML interface allows you to access a number of external data sources. These data sources are useful in evaluating consumer's that have a limited history in the Teletrack database as well as incremental segmentation of applications with a detailed history in the Teletrack database. Access the following providers as a concurrent or follow-on request:

- ▶ Early Warning Services, LLC
- ▶ ExperianSM
- ▶ LexisNexis[®]
- ▶ Fidelity National Information Services, Inc.

Public Records Data

Teletrack is able to provide access to public record data that can help to enhance your risk assessment and identify other credit associated risk. Teletrack allows you to access bankruptcy and landlord/tenant court records as well as access to the Office of Foreign Asset Control (OFAC) list of Specially Designated Nationals (SDN).

Bankruptcy records are obtained directly from courthouses nationwide. These records provide critical applicant information, such as the date the consumer filed, the location of filing, whether the consumer filed Chapter 7 or Chapter 13, and the current disposition or status of the case. Our landlord/tenant court record database provides you with access to landlord/tenant court filings, including specific case types and disposition codes that represent alleged violation of a lease agreement. The records include information involving suits filed for eviction, failure to pay rent and property damage.

The OFAC Activity Report can help ensure that companies do not unknowingly provide money, goods, or services to individuals being monitored by OFAC. CoreLogic Teletrack obtains daily updates with new information from the U.S. Department of the Treasury to ensure that recent changes to the SDN list are available. Visit <http://www.treas.gov/offices/enforcement/ofac> for more information on the Patriot Act, OFAC regulations and compliance guidelines.

Checking Data

Checking data is designed to help validate the data submitted, and identify multiple accounts for the consumer or multiple consumers using the account. Our system indicates if the routing and account combination has been reported in the past with the SSN, if the applicant's SSN has been associated with other routing and account combinations, and if other SSNs have been submitted with the data entered. The existence of these relationships does not necessarily imply fraudulent behavior, but excessive accounts for a consumer or multiple consumers with the same account may require investigation.

FOR MORE INFORMATION PLEASE CALL 1-800-729-6981

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