

Collectibility Models and Portfolio Value

Do You Have All The Information You Need To Score Your Portfolio?

Complete your scoring model with Teletrack data. When your statistical modeling and portfolio pricing leverages Teletrack data, you get critical insight to help you make better decisions. Teletrack is the nation's premier sub-prime consumer credit bureau. Our data contains charge-offs and paid charge-offs, consumers with multiple sub-prime inquiries, bankruptcy and landlord/tenant court records, as well as other fraud indicators gathered from businesses that do not report to traditional credit bureaus. Teletrack can help you increase recovery rates, improve efficiency, control cost, and predict portfolio value.

Quickly assess the overall collectibility rates and dollars of a bad debt portfolio by integrating Teletrack's consumer information. With Teletrack you receive:

- *Unique, highly predictive data*
- *New information not available from any other source*
- *Easy integration into existing collectibility models*
- *Tools to help with increase profitability*

COLLECTIBILITY MODELS

How do you create a collectibility model that is accurate and insightful? Teletrack data can help you better predict the probability of debt recovery using information gathered from businesses nationwide that cater to non-traditional credit consumers. With timely sub-prime data, you can evaluate which consumers are most likely to pay so you can direct your recovery resources appropriately.

PORTFOLIO EVALUATION

You need to know the value of the debt you buy and the probability of collecting on that debt. Teletrack can help. Combining Teletrack's unique sub-prime data with traditional recovery modeling tools gives you the ability to estimate a profitable bidding or selling price for a portfolio.

Intelligent Data for Smart Decisions

VISIT TELETRACK ONLINE AT www.teletrack.com/models
OR CALL US TODAY AT 1.800.729.6981.

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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