

Consumer Credit Solutions

**Non-Traditional
Consumer Credit
Information For
Risk Analysis And
Decisioning**

Intelligent Data for Smart Decisions



A First Advantage Company

Consumer Credit Solutions

UNIQUE, NON-TRADITIONAL CONSUMER CREDIT DATA

Teletrack offers unique, non-traditional consumer credit data that provides you with critical information on consumer activity. This data is proven to expose underlying credit risk beyond traditional bureau data throughout the entire credit cycle — in acquisitions, originations, collections and recovery.

As a fully compliant, FCRA-regulated credit bureau, Teletrack gathers and reports information from a nationwide network of businesses serving non-traditional credit consumers. These businesses typically do not report to traditional credit bureaus and as a result, the consumer's activities are quite often not available through traditional data repositories. Teletrack's non-traditional data strengthens predictive models, helps ensure that you target more profitable customers, helps increase the effectiveness of collections and recovery efforts and improves skip-tracing.

RISK ASSESSMENT

Teletrack enhances your risk assessment process by offering your business a more in-depth view of applicants at a critical time — before you authorize financing or services. Teletrack provides you with the ability to cost-effectively view a consumer's behavior at businesses who cater to non-traditional clientele. With this information, you can predict how the consumer will behave in the future. This critical consumer information from Teletrack's unique database alerts businesses if the consumer has a history of charging-off on non-prime finance, rental, or service agreements, has multiple inquiries, or has two or more open loans.

This information allows you to make confident decisions without exposing your business to unacceptable levels of risk. Most importantly, by using Teletrack you are ensuring that financing is approved for the maximum number of consumers, while maintaining a low level of charge-offs. Customize your services to suit the needs of the applicant based on your businesses risk tolerance. Plus, our real-time information is easy to access and integrate into your current origination process.

PEOPLE LOCATION

Unlike other skip-tracing services, Teletrack's PeopleLocation service uploads all of the accounts in a debt portfolio. Then, when a consumer applies for goods or services at any of our subscribing businesses, an inquiry

Providing The Missing Pieces

- Information About Gaps in Credit History
- "Thin File" and "No File" Consumer Data
- Unique, Predictive Data for Scoring

is generated, which checks every record in your portfolio. If any incoming Teletrack record matches an account in your portfolio, our customer service representatives immediately contact the business to verify the incoming information as new and complete. We then forward this new information to you in real-time. Once your portfolio is uploaded into our system, our data center works indefinitely to match inquiries with your accounts.

ACCOUNT ALERT SERVICES

Teletrack offers pro-active notification of status changes on active accounts as the changes occur. Using Account ALERT, you can designate different types of status changes, which you want closely monitored. Certain types of alerts allow you to prioritize accounts for early collection or alter your strategy to pursue recovery tactics at a critical time — before the account becomes a charge-off. Certain alerts warn of an account that has just charged-off, prompting you to pay closer attention to that consumer who has an account with you as well.

PREDICTIVE MODELING

Credit scoring models are only as good as the data available for a particular applicant. Teletrack's highly predictive data from businesses marketing to underserved consumers can fill in the gaps of traditional credit bureau reports and improve your ability to customize services to the applicant's financial needs. Incorporating Teletrack information into your risk models and decisioning processes can provide you with a more accurate prediction of how a consumer will perform in the future,

including consumers with no credit file or a "thin" file. In addition, Teletrack has the resources to help you build decisioning systems for use in your risk analysis processes.

COLLECTIBILITY MODELS

Advances in technology have made collectibility models an effective way to optimize the purchase and recovery of delinquent debt. Combining Teletrack's data with traditional recovery models gives you the ability to more accurately estimate a profitable bidding/selling price for a portfolio. When your statistical modeling and portfolio pricing leverages Teletrack data, you get critical insight to make better decisions. Teletrack's database contains charge-offs and paid charge-offs, consumers with multiple inquiries, bankruptcy and landlord/tenant court records, as well as fraud indicators gathered from businesses who do not report to traditional credit bureaus. Teletrack can help you increase recovery rates, improve efficiency, control cost and predict portfolio value.

LIST SUPPRESSION

SmartScreen™ is Teletrack's list suppression service that allows you to identify individuals whom you may not want to target with an offer or special promotion.

Teletrack uses our unique, up-to-date information to ensure that your direct marketing programs deliver higher profits. Suppressing certain individuals from your prospect lists prevents you from rewarding a high-risk consumer with special offers. The result is a cost-effective and targeted response rate from the consumers you really care about. SmartScreen can help you ensure that your marketing targets profitable consumers.

BANKRUPTCY INFORMATION

Teletrack's bankruptcy information provides you with a powerful tool to help increase predictability so you can serve more consumers. A Teletrack bankruptcy report informs you of critical applicant information such as the date the consumer filed, the location of the filing, whether the consumer filed Chapter 7 or Chapter 13 and the current disposition or status of the case. Teletrack's consumer bankruptcy data assists you in your application verification process by validating the information provided by the consumer on the application, and providing you with a more accurate assessment of the consumer's current legal status. By leveraging this information, you can tailor your services to meet the unique needs of these consumers.

The Benefits of Teletrack:

- **Unique, Highly Predictive Data Attributes**
- **New Information Not Available From Any Other Sources**
- **Easily Integrated Into Existing Risk Analysis Processes**
- **Access Teletrack and Bureau Data Simultaneously**
- **Locate Charged-Off Accounts**
- **Helps Increase Profitability and Reduce Losses**

INDUSTRIES SERVED



GAIN ACTIONABLE INTELLIGENCE!
VISIT US ONLINE AT www.teletrack.com/credit
OR CALL TELETRACK TODAY AT 1.800.729.6981.

Did You Know?

- Teletrack's highly predictive data is used in a variety of industries for scoring and predictive modeling
- Teletrack can help you comply with the Patriot Act by providing access to the OFAC SDN list on a real-time basis
- Teletrack has multiple databases to help you with everything from up front risk mitigation to back end skip-tracing
 - Charge-Offs
 - Paid Charge-Offs
 - Open Loans
 - Previous Inquiries
 - Consumer Identification Database
 - Bankruptcy Information
 - Landlord/Tenant Court Records
 - OFAC SDN List
 - MICR Data
- Teletrack is constantly evaluating and testing new data sources
- Teletrack is a wholly-owned subsidiary of First Advantage Corporation

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.



A First Advantage Company

Teletrack, Inc.
The Summit at Technology Park
5550-A Peachtree Parkway, Suite 600
Norcross, Georgia 30092
Phone: 1.800.729.6981
Fax: 770.449.6647
Email: webinfo@teletrack.com
www.teletrack.com/credit