



# DecisionManager™

An Automated  
Risk Analysis  
Engine

*Intelligent Data for Smart Decisions*



*A First Advantage Company*

# DecisionManager™

**BRING CONSISTENCY, CONTROL, AND SPEED TO YOUR ADVANCE ORIGINATION PROCESS**

Teletrack offers scoring and decisioning capabilities to help you bring consistency, control, and speed to your loan origination process. Using DecisionManager enables you to manage the relationship between your target approval rate and tolerance for risk. For approved applicants you can tailor the loan amount based on income, frequency of pay, and credit score. In combination, these powerful tools provide you with the flexibility to structure your credit risk policies, moving you beyond risk mitigation to opportunity maximization.

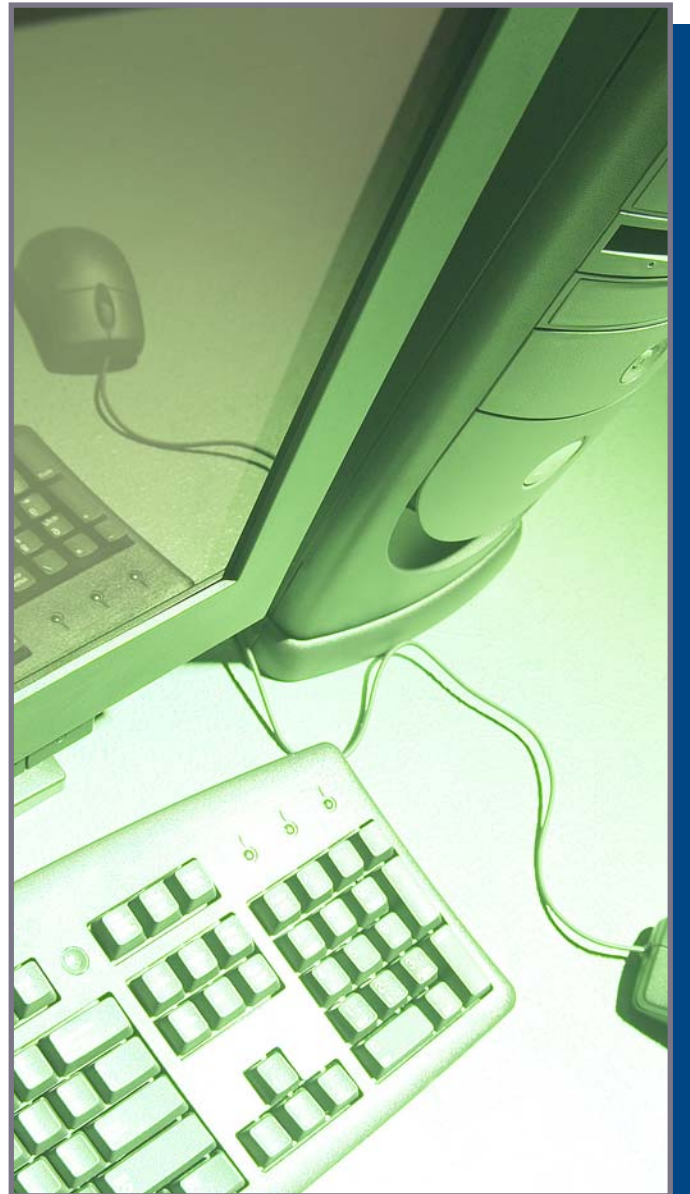
DecisionManager is a powerfully advanced, flexible, automated decision engine that provides your organization with a systematic method for implementing consistent, risk-based lending decisions. When you use Teletrack's scoring and decisioning tools, application information and Teletrack data are automatically analyzed against our validated, industry-specific scorecard in conjunction with your business rules and requirements. This automated process delivers an approval or denial of an application based on your credit policy.

DecisionManager provides a recommendation of approval or denial based on the rules you establish, which are configured in DecisionManager by Teletrack. The actual extension of a loan is a function of your loan software and the final action taken by your store personnel.

## DEVELOPED WITH INSIGHT

Early on in the development of Teletrack's strategic partnership with payday advance providers, we sat down with industry representatives to understand the needs and challenges of the industry. One key challenge was the ability to ensure the consistent application of company credit standards at every location on every applicant. We took this knowledge and developed an automated underwriting system that generates lending decisions based on your rules and requirements. In addition, this system can easily adapt along with your changing business.

For each payday loan you extend, your staff reviews the risk of the applicant by evaluating various data



elements that are available. With all of this information in hand, are you and your personnel consistently making the right decisions? DecisionManager has powerful functionality to analyze all of this data and rapidly return a risk decision based on your corporate directives. This helps you increase your ability to serve more applicants and reduce operating expenses by standardizing the approval-denial process.

**Learn More About How Your Business Can Benefit By Using DecisionManager. Visit Us Online At [www.teletrack.com/decision](http://www.teletrack.com/decision) Or Call Teletrack Today At 1.800.729.6981.**

# DECISIONING MODULE



While the use of a predictive model produces a consistent score, a complete decisioning (underwriting) system produces a consistent decision. Small operations, multi-store organizations, and centralized call-centers across America partner with Teletrack for automated decisioning.

**BUSINESS RULES** - The decisioning module applies decisions based on business rules established by you. This information may include an approval score limit, maximum advance amount, number of rollovers, cooling-off period, number of allowable open advances, etc. This third stage is particularly useful when operating in regulated states and in situations where you may want to extend larger loan amounts or alternative loans.

**UNDERWRITING** - When a consumer applies for an advance, the system processes the application through an integrated interface with your application software program or TeletrackOnline. Information from the application and Teletrack's database is processed against a scorecard approved by you. If the score meets or exceeds your established limit, the Teletrack system evaluates the application against the business rules you have established. If the request meets with all of your underwriting rules, the loan is approved and the automated system determines the maximum amount of the payday advance based on your organization's rules.

Approval is determined based on the information you submit to Teletrack in conjunction with information held in our repository, the criteria on the scorecard, and your business rules. This process allows your business to consistently extend payday advances based on your established risk tolerance guidelines.

**EXTENDED UNDERWRITING** - Extended underwriting provides a central service for payday advance providers who use decentralized application software or those providers who utilize multiple application software systems. Teletrack centralizes your underwriting related to actual loans extended by all of your locations. In this way, extended underwriting protects payday advance companies from unknowingly authorizing multiple advances to consumers.

With extended underwriting, you have tight controls over the aggregate number of loans and maximum loan amount for each loan, even if a single consumer applies for multiple loans at various locations within your organization. On a real-time basis, you report information related to the extension of new loans or status changes to existing loans (paid, charge-off, past due), which have been previously reported to Teletrack as active.

## Teletrack's Decisioning Module:

- **Identifies and evaluates any conflicts with your business rules**
- **Analyzes all consumer credit data, application information, and business rules**
- **Returns a recommended decision, the appropriate loan amount, and terms for each applicant**
- **Allows you to define specific rules and quickly adjust approval thresholds with support from Teletrack**
- **Assigns adverse action reasons based on the scorecard calculations and your business rules and policies**
- **Supports the evolution of your decisioning policies and is easily adapted to your changing business goals and new regulations**
- **Supports implementation of specific rules at the point of origination**

# SCORING MODULE

Teletrack's scoring module offers payday advance providers an automated method for quickly assessing an applicant's likely performance on an agreement. Whether you operate hundreds of stores or a centralized call center, our scoring module can assist your personnel in making accurate, consistent payday advance decisions based on facts.

We analyze our data and the data gathered from the consumer application so that you receive a score in seconds. You decide which scores warrant an approval or denial, and/or appropriate advance amounts for the application. Your corporate directives drive the decision based on the unbiased and consistent score delivered.

Consistency in the decision-making process is the key to limiting risk exposure in the payday advance business. Using the predictive modeling of Teletrack's scoring module ends variable decision-making in payday advance stores. It is like placing your best manager in every store, on every shift.

## HOW DOES THE SCORING MODULE WORK?

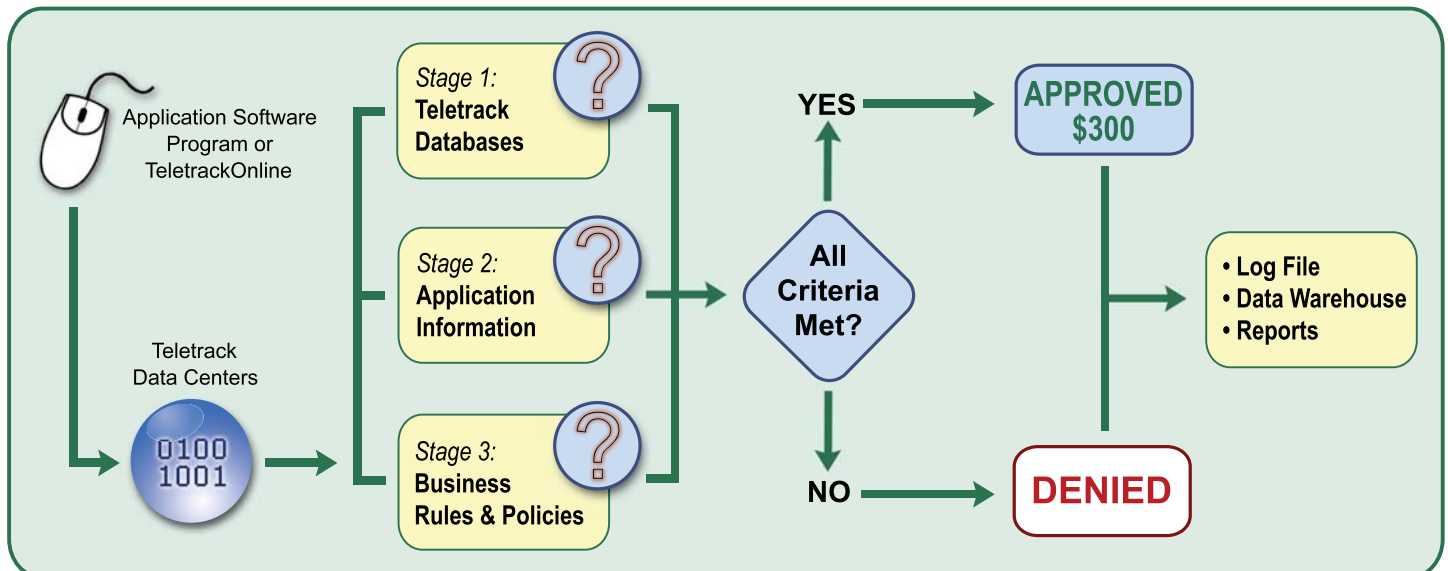
Teletrack's scorecard provides companies offering payday advance businesses a predictive assessment of how each applicant will perform. The industry scorecard is referred to as a generic, pooled-data scorecard. It was developed by an analytical company and strategic partner of Teletrack, who continues to analyze historical Teletrack consumer records. This

- Supports both pooled-data (generic) scorecards and custom scorecards
- Produces a score by analyzing data from the Teletrack databases and the application

analytical process yields a set of variables that prove highly predictive of applicant performance. The scorecard has two stages and draws data from several sources.

**STAGE ONE** - This stage includes the score results calculated using a combination of information from Teletrack's databases, such as the number of charge-offs, paid charge-offs, inquiries, current open advances, bankruptcy court records, and landlord/tenant court records.

**STAGE TWO** - The scorecard analyzes information on the application supplied by the consumer, such as the length of time at residence, employment, income, bank statement, previous customer, etc.



**RISK BASED LENDING** - DecisionManager facilitates risk based lending. The design of our lending module allows for loan limits based on a score in conjunction with a percentage of the applicant's income and frequency of pay. Our decisioning system helps you maximize profitability by allowing you to adjust the loan amount to each applicant so you can approve more consumers.

**INSTALLMENT LOAN PROCESSING** - For businesses that offer both payday advance and long-term lending, Teletrack allows you to leverage decisioning for installment loan processing. DecisionManager allows you to qualify consumers for installment loans in conjunction with an advance or as part of the original decisioning process. Extend financing for larger amounts or longer-term loans to consumers that do not qualify for a payday advance because of the regulatory environment or your business rules.

**REPORTING MODULE** - Teletrack's reporting module provides the tools you need to effectively monitor and manage your business. Teletrack's reports are delivered to you online, contain vital information that can be used for auditing purposes, and allow you to keep profitability in focus. We can also develop custom reports specific to your business needs.

**FAST, EASY IMPLEMENTATION** - Based on your unique requirements, DecisionManager can be implemented with varying degrees of functionality. This modular format allows you to use only the modules that you need. DecisionManager can be used in a multitude of system environments and offers a variety of connectivity options to interface with your existing system.

### Teletrack Provides These Reports:

- Loan Log Inquiry
- Transactions
- Denied Loan Applications
- Scoring Analysis
- Loan Denial Analysis
- OFAC Activity
- Loans Approved But Not Issued
- Loans Issued But Not Approved

## WHY DECISIONMANAGER?

### Adaptability

Allows you to define parameters specific to your business model. Easily tailor the system, with support from Teletrack, to help you attain your goals.

### Control

Gives you the ability to quickly adjust your risk strategies to meet changing business rules, regulations, and market forces.

### Consistency

Eliminates the guesswork and human subjectivity in making risk decisions. Helps ensure that your corporate risk strategies are in compliance, company-wide.

### Speed

Quick, intelligent decisions are key to creating a positive experience for the consumer and increase profitability. Based on your rules, DecisionManager returns a risk decision within seconds.

### Scalability

Easily implemented whether your business is small or vast and it can grow along with your company.

## 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.



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